IMPROVEMENT OF SERVICE DELIVERY IN THE SOUTH AFRICAN POLICE SERVICE THROUGH ELECTRONIC PAYMENTS IN THE KING WILLIAM'S TOWN COMMUNITY SERVICE CENTRE

by

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Glory to God in the Highest

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A special thank you for my two children Damian and Jesse-Lynn who sacrificed so much time with mom in the finalization of this mini-dissertation.
1. Title
Improvement of service delivery in the South African Police Service, through electronic payments in the King William’s Town Community Service Centre.

2. Purpose
The primary objective of this study is to determine if the acceptance of electronic payments will improve the service delivery at SAPS King William’s Town? The secondary objectives are:

2.1. To determine if the SAPS are complying with sections 2 (d), (g) and (k) of the ECT Act.
2.2. To make recommendations that can be used by management of the SAPS with regards to the acceptance of electronic payments as an e-government principle.

3. Research question
Will the acceptance of electronic payments improve the service delivery of the SAPS King William’s Town?

4. Methods to be used
The research design for the purpose of this mini dissertation will be that on an exploratory study. Data will be collected by means of questionnaires. The purpose of the mentioned technique is firstly to collect information from the SAPS to determine if the electronic payment of fines and bail would improve the efficiency and effectiveness of the SAPS at King William’s Town. The population sample for this research project will be the employees of the South African Police Service in the Eastern Cape, members of the community and the clerks of the court.

5. Procedure for analysis of results
Data was analyzed using qualitative methods.
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<td>Crime Administration System</td>
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<tr>
<td>DPSA</td>
<td>Department of Public Service and Administration</td>
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<td>ECT</td>
<td>Electronic Communication and Transactions Act</td>
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<tr>
<td>KWT</td>
<td>King William’s Town</td>
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<tr>
<td>SA</td>
<td>South Africa</td>
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<td>SDIP</td>
<td>Service Delivery Improvement Programme</td>
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1.1 INTRODUCTION

The Internet age is changing the way that business is conducted. Taylor is of the opinion that society in general is changing in response to the internet age, and that the digital revolution offers unprecedented opportunities for improving virtually all forms of public service delivery. The internet age is characterized as an information carrier and this carrier concept demands that we need to reconsider the role of government in modern society (Taylor, 2002). Rather than relying on government employees to respond to inquiries, through the use of e-government, the public can service themselves to a wide variety of information and services (Taylor, 2002).

Hoekman (2002) explains that e-government aims at transforming the existing governance system through digital means by increasing participation between the government and the community, by improving the effectiveness and efficiency of the government services in order to foster democracy and economic and social development. The SAPS (South African Police Service) is also a government department which has to adhere to broader government policy. In this study, the acceptance of electronic payments for fines and bail as a methodology by the SAPS to improve service delivery will be researched. Organizations’, including the SAPS, do not operate in isolation and are affected by changes in the external environment, such as the technology environment which includes Internet and e-commerce. The study is undertaken against this background. A thorough literature review was done regarding the option of electronic payments. It supported the fact that economies of scale apply. This means that the cost of processing will decrease as a result of the increasing number of payments made in this fashion (Bized, 2006:1; Rodda, 2006:1) i.e. expensive IT equipment is used more intensely. The cost of IT infrastructure is costly, but over time it would be able to serve many people
without increasing the cost and thus making it a little cheaper each transaction. Economies of scale occur when the long run average costs are falling as output is increasing (Rodda, 2006:1). He adds that this relates specifically to internal economies of scale since:

* Fixed costs are shared (The IT equipment is not only used by the department for the e-payments, but for other transactions as well)
* Automating processes (Resulting in greater speed of performing transactions i.e. more receipts can be processed when comparing to the manual processes)

The studies reveal that the internet can be an economical means of delivering customer service, even leading to the reduction of on-site personnel (Thompson & Strickland, 2003:239). By shifting to e-payments, this will definitely improve the service delivery by eliminating the need for human interaction, and physical handling of cash. The studies in this field are very diverse and are not narrowed down to one element only. What they do highlight is the fact that e-payments are efficient. Examples include the following which will be discussed in Chapter 2.

- Wimmer (2002:150) found that on line service delivery would be a customer orientated approach rather that the existing procedural approach.
- Coetzee (2006:1) found that e-commerce makes it possible for parties to trade electronically without using paper, and this means time is speeded up and money is saved.
- Carter and Belanger (2005:5) found that electronic government increases convenience and accessibility of government services allowing greater access and a more efficient, cost effective government.
- Hills (2006:1) found that through technology governments could reduce red tape.
- Buck (1996:6) found that the payment for services on line can be cost efficient.
A large number of the community have access to the internet and research has found that a significant number have made use of the internet to make a payment (E-pay, 2004:4). The business factors that exert pressure on an organization to change their working procedures also affect the SAPS. This will include the Government policy (in this instance the ECT Act), the technological pressures (the growing use of the internet and the need to also serve the Internet Community- equal access), amongst others which will be pressures on the SAPS to adapt to the fast paced internet environment including e-payments. By shifting to a simpler and a more streamlined business process with the help of technological processes will result in economies of scale. Research has shown however that the citizens need to have trust and confidence in the e-payment solutions provided otherwise the bid to improve customer service could be wasted (E-pay, 2004:4).

1.2 BACKGROUND

All police agencies globally have a common purpose: To deliver effective and efficient service to the communities in which they are situated (Sonderling, 2003:1). The SAPS also stands for service delivery. This is underlined by the national strategy of the SAPS, which emphasizes the importance of providing effective and efficient service to its clients, namely the South African public (SAPS (i), 2005:5). The values of the SAPS are reflected in the strategic plan for 2005-2010 and include providing “a responsible effective and highly quality service with honesty and integrity.” To assist the SAPS in providing an effective and efficient service to the public, IT (Information technology) can act as a catalyst for changes in structure, operations and management on an organization (Turban, Mclean & Whetherbe, 1995:5). Like-wise certain functions performed by the SAPS, through IT, can act as a catalyst through which service delivery can be improved. One concept that is particularly appealing is the opportunity to have one-stop, non–stop government just by using your PC (Gates, 1998:1; World Market Research Centre, 2001:1). The traditional bricks and mortar counter can only help one person
at a time, whilst the internet can assist various people at a single time. Many industries are moving towards a paperless environment by providing customers with a self service option over the internet (SAP, 2005:102). An example will be the initiative by SARS which allows a tax payer to complete forms and pay for tax on line. Figure 1 illustrates the impact of e –usage to assist the Government by providing a one stop service.

**FIGURE 1: ONE STOP GOVERNMENT: A SINGLE WINDOW FOR ONE STOP SERVICES**

![Diagram of one stop government service]

Source: adapted from Wimmer (2002:150)

Model A in Figure 1, represents the traditional personal service delivery whereby a member of the SAPS can render assistance to a single member of the community at a given time. Model B on the other hand, indicates that a user B can access and do two or more transactions at a single time instead of walking from counter to counter. Gates (1998:1) has also supported on line services indicating that they provide more flexibility. When discussing this model, Wimmer (2002:150) presents a four stage model for this namely:

* What information is needed and where to get information. (Information)
* Possibility of contracting people to get further information. (Communication)
* Downloading and handing in of forms. (Interaction)
* Handling a complete service. (Transaction)
The internet has provided more options for the customer because he can gather information at the touch of a button. In future business models, all activities will be centered on the customer (SAP, 2005:5). This is brought about by the fact that the customers have been spoilt by choice and have consequently raised their expectations and demands (SAP, 2005:5). Model A in Figure 1 is limiting since it involves a one on one consultation, whilst model B involves access through the internet and therefore not limited to geographical boundaries. Geographically means that the individual has to travel to the SAPS station for the payment of fines and bail and in particular in the magisterial district of where the fine was received. Geographical boundaries are disappearing as the Internet makes business accessible anywhere in the world (Gates, 1998:1; DTI, 2006:1). Gates has said that he sees no more room for personal encounters because the internet serves every one. Gates is further of the opinion that the successful companies of the next decade will be the ones that reinvent the way they work (Gates, 1998:1).

Buys (2002:292) points out that paperless exchange of payments hold the distinct advantage of being quicker. In a recent study conducted by the CSIR on 29 police stations of the Eastern Cape, including King William’s Town, the researchers found that it took an average complainant 31.68 minutes for clients to travel to the police station (CSIR, 2005:65). Model A in Figure 1 is applicable, given the fact that the person relies on face to face assistance and this can only be achieved by getting to the SAPS station in the first place. The report also found that the average time to be assisted at the Community Service Centre is 19.97 minutes (CSIR, 2005:68). Clients are served in the order they arrive at the Community Service Centre, whilst payment over the internet would not need any traveling to the police station, nor waiting to be served, thus being a quicker transaction. The SA government has acknowledged the value of cyber space and to regulate and encourage the use thereof, government introduced the Electronic Communication and Transactions Act.
1.3 THE ELECTRONIC COMMUNICATION AND TRANSACTIONS ACT

With the advent of the Internet, many legal, ethical and social challenges have been presented to all users of the internet. The (ECT) Electronic Communication and Transactions Act (Act 25 of 2002), was developed to provide a legal framework to recognize “cyber space” and to meet the challenges provided by the “cyber space”. Buys (2002:116) defines “cyber space” as the digital infrastructure where digital information exists. According to the South African Post Office Chairwoman, Ivy Masepe-Casaburri, the signing of the ECT Act, “Brings the dawn of a new era”, by promoting amongst others e-government (De Wet, 2002).

The ECT Act applies to all businesses that use cyber space which includes the Internet for business. The act not only applies to the private sector, but also has many sections that apply to the public sector, including the SAPS. The ECT Act encourages e-government services by allowing government agencies to accept the filing of documents, issuing of permits and licenses, and acceptance of e-payments (Section 2 (c), (g), (j), and (k)). The Operational Strategic Priority 4 of the SAPS is geared towards improving basic service delivery to all communities (SAPS (a), 2005: 20). It also refers the simultaneous expansion of the Department’s IT infrastructure (SAPS (i), 2005: 27).

1.4 THE STRATEGIC PLAN OF THE SOUTH AFRICAN POLICE SERVICE

When considering the ratio of police to the population in the Eastern Cape which is 1:515 and the area which is 169 580 square kilometers (SAPS (i), 2005:8), the concept of electronic acceptance of fines and bail, becomes an option that must be investigated and used to achieve sections of the strategic plan of the SAPS. For example: to render a responsible and effective service of high quality which is accessible to every person and continuously striving to improve this service (SAPS (i), 2005:9) and to provide a Community Service Centre with satisfied clients (SAPS (i), 2005:18).
The operational strategic priority number 4 is set to improve the basic service delivery to all communities by implementing the SAPS (SDIP) Service Delivery Improvement Programme. In terms of the Public Service Regulations, the SAPS had to implement such a programme. Called National Order 1/2000, the idea is that an analysis must be done at the police station to determine the situation as it is now, to identify best practices to strive to the situation where it should be (SAPS (c), 1999). This would include an analysis of the Community Service Centre to identify services that could be improved. In particular the SDIP is based on the principles that the persons to which services are rendered must be consulted, and that services must be provided in an effective and efficient manner that provides the best possible “value for money”. The SDIP program can make extensive use of IT such as the electronic acceptance of payments, but it is not limited to this area only. In this instance see Figure 1 of which model B could be applicable in that one officer can serve more than one person at a time.

1.5 KEY THEORETICAL CONCEPTS

In this section the key theoretical concepts will be defined to ensure common understanding for the purposes of this study:

i. BEST PRACTICES

In business a best practice is the most productive technique or process within the industry for doing a particular activity (Crypt, 2005:1). This way is generally accepted to be the best.

ii. E-COMMERCE

“E-commerce is the process of doing commercial transactions electronically” (Buys, 2002:462).

iii. E-GOVERNMENT

“E-government refers to the use by government agencies of information technologies (such as Wide area networks, the internet, and mobile computing) that have the ability to transform relations with citizens, businesses and other arms of government” (World Bank, 2006:1).
iv. ELECTRONIC PAYMENTS

Electronic payments for the purposes of this study are regarded as the acceptance / receipt of all electronic deposits through the internet.

v. INTERNET

The Internet is a vast collection of interconnected networks that are connected using TCP/IP protocols (Matisse, 2006:1).

vi. PRIVACY

Turban et al. (1998:289) describes privacy as the right to be left alone and the right to be free of unreasonable personal intrusions. Buys (2002:366) reports that it includes unauthorized disclosure of information about one’s personal life. He continues that it includes the right to decide when and under what conditions private facts may be made public.

1.6 PROBLEM STATEMENT

The research problem implicitly or explicitly embodies a research question (Mouton, 2001:53). Welman and Kruger (1994:12) refer to a research problem as “the difficulty that the researcher experiences in the context of a practical situation she wants a solution for” and as such always stated as a problem defined in a problem statement. Members of the public visiting the police station to pay a fine or bail, have to do so by reporting to a Community Service Centre. Each police station has one; in the past referred to as “charge office”. This is also the front line window for the service delivery provided to the public visiting the police station. The frontline window is sometimes under staffed as officers need to attend to emergencies. The SAPS does not provide a facility for accepting electronic transfers either by bank card or direct bank deposit through the internet. Only cash and bank guaranteed cheques are accepted. Especially when bail is posted, this is a problem for people who have to wait for the bank to be open to firstly draw the funds required, whereas electronic payments can be affected immediately.
The problem to be researched is stated as:

**Will the acceptance of electronic payments improve service delivery at SAPS King William’s Town?**

1.7 PURPOSE OF THE RESEARCH

Recorded in the SAPS strategic plan for 2005-2010 is the improving of basic service delivery by implementing the SDIP (Service Delivery Improvement Programme) programme. The emphasis being on back and front office re-engineering (SAPS (i), 2005:33). The front office is seen as the Community Service Centre where payments occur and the back office is seen to be the support office at this time dealing primarily with HR and management issues. The purpose of this research is to explore e-payment of fines and bail as an option available to the community of King William’s Town as an efficient and effective service to all citizens.

1.7.1 THE OBJECTIVES OF THE STUDY

The primary objective of this study is to determine if the acceptance of electronic payments will improve the service delivery at SAPS King William’s Town?

The secondary objective is:

* To determine if the SAPS are complying with the following sections of the ECT Act:
  * Section 2 (d): “remove and prevent any barriers to electronic communications and transactions in the republic”
  * Section 2(g) “promote e-government services and electronic communications and transactions with public and private bodies, institutions and citizens”
  * Section 2(k) “promote the development of electronic transactions services which are responsive to the needs of users and consumers”
* To make recommendations that can be used by management of the SAPS with regards to the acceptance of electronic payments as an e-government principle.

1.7.2 VALUE OF THE RESEARCH

The research will add management value to the SAPS in:

* If in accepting electronic payments, the service delivery provided at the SAPS King William’s Town will improve?
* This study will be used to identify any stumbling blocks, if any, in relation to the acceptance of electronic payment of fines and of bail.
* The research will assist the SAPS in gauging compliance of sections 2 (d, g, and k) of the ECT act at the King William’s Town station.

1.7.3 LIMITATIONS OF THE RESEARCH

The following limitations to the research have been identified,

* The level of computer literacy of members of the SAPS at King William’s Town and members of the community.
* Access to the Internet by members of the public at King William’s Town.
* The IT infrastructure at King William’s Town SAPS.
* The influence of other Acts affecting the acceptance of electronic payments.

The acceptance of e-payments for fines and for bail requires that the people requiring these services have access to the Internet and have some level of computer literacy together with the availability of these services at the SAPS station.
1.8 RESEARCH METHODOLOGY

The study is qualitative in nature. The research design of the study is exploratory. The researcher wants to explore if the acceptance of electronic payments can improve service delivery of the SAPS, King William’s Town. Mouton (1996:103) describes exploratory studies as studies to establish the “facts”, to gather new data and to determine whether there are interesting patterns in data. Research will be done in two phases, of which the first is the literature study, and second the empirical research. The empirical research will be conducted by means of a structured questionnaire completed by the sample. The structured questionnaire will be used to collect and analyse the data from the sample elements.

1.8.1 THE SAMPLE AND SAMPLING PROCEDURES

The research will make use of judgment sampling. Thietart (2001:148) refers to judgment sampling as one which is composed on personal judgment. When using this sampling method, elements are selected according to precise criteria established by the researcher. Thietart (2001:151) is of the view that judgment sampling, as in this case is common when conducting management research. Sample elements will include the clerk of the court, members of the SAPS at King William’s Town and members of the public making payments at the SAPS. A sample of the members visiting the Community Service Centre is necessary.

1.8.2 DATA COLLECTION AND ANALYSIS

Use will be made of structured questionnaires. The questionnaire was specifically designed to ensure that the questions only focus on the objectives of the research. The use of structured questions was necessary to ensure the comparability of responses. The questionnaires were self administered. Data analysis was done by grouping the data into categories and units of coding. The completed questionnaires were captured and analyzed qualitatively.
1.8.3 FRAMEWORK FOR THE EMPIRACLE STUDY

The research will be conducted according to the following framework:

* Determination of the categories of analysis.
* Determination of the units of analysis.
* Determination of the questions to support the units of analysis.
* Analysis of the questionnaires.
* Presentation of the empirical research and findings.
* Presentation of the conclusions.
* Presentation of the recommendations.

1.9 DIVISION OF THE STUDY

The structure of the dissertation is set out in figure 2.
FIGURE 2: DIVISION OF THE STUDY

CHAPTER 1: INTRODUCTION
This chapter serves as an introduction to this mini-dissertation which will investigate if electronic payments at KWT will improve the service delivery of the SAPS?

CHAPTER 2: LITERATURE OVERVIEW
The literature overview and underlying concepts are presented in Chapter 2.

CHAPTER 3: Methodology
The chapter provides an overview of the research design, methodology and research instruments utilized in the study. Use was made of questionnaires.

CHAPTER 4: Data Analysis
This chapter provides an analysis of the data obtained in the empirical research. Data analysis was done by grouping the data into categories and units of coding.

CHAPTER 5: Managerial conclusion and recommendation
This chapter contains the conclusions drawn from the research and sets out the recommendations concerning the acceptance of fines electronically.

Source: Author derived.
CHAPTER 2 – SURVEY OF THE LITERATURE

2.1 INTRODUCTION

Chapter 1 introduced the concept of electronic payments highlighting the benefits of which some are access, convenience and cost to clients. The Electronic Communication and Transactions Act have opened doors for the digital era in South Africa in relation to the previously outdated manual receipting systems and IT provides the convenience to customers to use this method of payment (Van der Walt, Strydom, Marx & Jooste, 1996:307). This chapter will present an overview of the literature body of knowledge.

E-commerce has opened up a world of opportunities (Higgens, 2006:8) and more people can obtain services through this existing market place (Shon & Swartman, 1998). Buys (2002:393) describes the Internet as becoming the primary platform for the essential activities of computing, communications and commerce. Peters (2005:5) is of the opinion that the “world is going through more fundamental change that it has in hundreds, perhaps thousands, of years”. He refers to it as “time compression”. “Where it took 37 years for the radio to get to 50 million homes, the World Wide Web got there in four”. Just as the private sector is making use of the Internet to offer e-commerce services such as electronic ordering system and electronic payments, governments’ will be expected to do the same with their services (CDT, 2006:15). No organization can exist in a vacuum and are affected by changes in the external environment (IDRC, 2006:1). They add that these forces outside the institutional walls have considerable bearing on that which transpires within. Likewise the SAPS as an organization is also affected by these technological advances and should adjust to them. The relevant literature will be discussed below. A layout of the chapter is presented in Figure 3.
FIGURE 3: LAYOUT OF THE LITERATURE REVIEW

Source: Author derived

Figure 3 represents a graphical illustration of the layout of the literature review and it also reflects the proportion work in relation to the literature review. In order to fully understand the broader legal context which fines can be accepted requires an understanding of the legislative framework. The starting point for this structure is the legislative (normative) framework provided by the South African Constitution and the legislation formulated will be discussed. The emphasis will be on the Electronic Communication and Transactions Act. The second level of analysis consists of the SAPS as an organization which is introduced and discussed. The third analysis consists of the broader literature study including the constraints that will affect the implementation of electronic payments.

2.2 LEGISLATIVE FRAMEWORK

The internet is being used to reinvent governments and it democratizes communities (Crypt, 2005:2). Mwanza (2002) defines e-government as the use of information technology, in particular the internet, to delivery public services in a much more convenient, customer orientated, cost effective and altogether different way. He adds that it affects government’s dealings with its citizens, business and other public agencies as well as its internal business processes and employees (Mwanza, 2002). Access is obtained through the portal which is the point of entry enabling citizens to services through the Internet (Teicher & Dow, 2002). E-government provides numerous opportunities for governmental entities to improve their operational efficiency and improve their
effectiveness in meeting citizen’s needs (Fagan, 2006:102; Lee, Tan & Trimi, 2005:2). The South African Police Service is an organ of the State and it is unique in that it is protected by Section 205 of the Constitution and this means that it has no competition.

2.2.1 The Constitution (Act 108 of 1996)

The principles of co-operative government are entrenched in Chapter 3 of the Constitution (De Waal, Curry & Erasmus, 2001:23). Reference is made to the principle of democracy in the Constitution and therefore references are made of openness, responsiveness and accountability. This means that government institutions must be assessable and that government officials must respond to the people that they govern (De Waal et al., 2001:18). It is the Constitution that lays down that the SAPS have a responsibility inter alia to uphold and enforce the law. This provides the framework for service delivery by the SAPS to the community. The acceptance of money for fines and bail is thus a service the SAPS provides to its clients in the responsibility area of “uphold and enforce the law” since fines and bail are issued due to a violation of legislation such as the Road Traffic Act and it is the Criminal Procedure Act which gives the SAPS this mandate. The SAPS is a government department and the purpose of e-government is to provide a service to all citizens; enhance service to all and the delivery of government information (Layne & Lee, 2001; Affisco & Soliman, 2006:13).

2.2.2 The Criminal Procedure Act (Act 51 of 1977)

The Criminal Procedure Act sets the frame work for the acceptance of bail and fines by the South African Police Service. Citations are commonly used for minor violations of the law, such as traffic violations (Salt Lake county court, 2005). They add that a citation is an order issued by law enforcement to appear before a magistrate or judge at a later date. It is issued in terms of Section 56 of the Criminal Procedure Act and is commonly called an “instant summons” (City of Johannesburg,
2006:2). Another type of fine issued is a section 341 notice which is a notice before summons and one will get two notices before the summons is issued (City of Johannesburg, 2006:2). If not paid or offender does not appear in court, a warrant of arrest is issued. The Go newspaper (2005:5) reported that there are 25 000 outstanding warrants of arrest in the East London area of which King William’s Town is part of. This indicates the high number of fines which are not paid. The following monies are accepted by the members of SAPS working in a Community Service Centre:

### 2.2.2.1 Fine Receipt (J70)

This is a receipt (J70) issued for fines in terms of Section 57 of the Criminal Procedure Act. Payment is accepted when the client acknowledges guilt in a matter and by paying the fine, he does not have to appear in court. This is used primarily for minor offences. It is important to note that the fine must be paid at the police station in the magisterial district where the offence was committed (Hiemstra, 1987:136). This is because SA municipalities are responsible to deal with traffic fines in its jurisdiction (City of Johannesburg, 2006:4). The municipalities use different traffic systems and there is no information sharing between traffic authorities (City of Johannesburg, 2006:4). This could be a great inconvenience to an individual who may have got a fine from another magisterial district for example whilst on holiday.

### 2.2.2.2 Bail Receipt (J398)

This is a receipt issued for bail in terms of Section 59 of the Criminal Procedure Act. The offences which are considered for this are less serious offences. Bail is granted before first appearance. The purpose of bail is to secure the alleged offenders presence in court and could be coupled with certain conditions. The individual must pay the amount of money set by the police in cash before he can be released from police custody.
2.2.2.3 Bail Receipt (J399)

This is a receipt issued for bail in terms of Section 60 of the Criminal Procedure Act and is bail which is set by the court after first appearance. The money can be paid at a police station (Hiemstra, 1987:141). If the bail set is high, then the person will have to wait for the banks to open to draw the money whilst a bank transfer would have been a lot easier.

In order to make a payment there must be enabling legislation making internet banking acceptable. The National Payment System Act is the collective of all payment systems that operate in South Africa, thereby encompassing the total payment process, including “all the systems, mechanisms, institutions, agreements, procedures, rules, laws etc that come into play from the moment an end user issues an instruction to pay another person or a business, through to the final settlement between banks at the SA Reserve Bank” (Buys, 2002:279).

2.2.3 National Payment System Act (Act 78 of 1988)

The main function of the National Payment System is to enable transacting parties to effect payment through the transfer of monetary value. Buys (2002:279) explains that the transfer of monetary value in the payment system generally occurs through the issuing of a payment instruction to a financial institution instructing it to transfer funds or make a payment. Once the instruction has been received by the bank then it is cleared and an “inter bank” payment is made. It involves posting of entries. The following basic steps are usually present when there is a transfer of funds over the internet:

• The payment instruction is given by the person authorized
• The financial institution reacts on this instruction and transfers the
• Funds to the beneficiary.
• The beneficiary receives payment.
The Reserve Bank plays a supervisory role in this regard. This will include the provision of consumers of adequate protection from unfair practices, fraud and financial loss.

The rapid change of the Information Technology (IT) environment will result in changes permeating through the organization. Turban et al. (1999:5) are of the opinion that IT can play a significant role in streamlining processes for example automating payments through e-payments as in this case. Access to this type of technology is regarded as essential in service delivery (Intelligence, 1997:34). Electronic payments and the traditional payment method will allow a customer a right to exercise a choice of a payment method (Du Plessis, 1993:5) and in this instance, when faced with paying a fine or when posting bail.

Where information is sent over the internet, the message is broken up into smaller parts, called data packets and sent to the recipient one by one over the internet (Buys, 2002:428). When these packets travel across the Internet, they can be easily intercepted (Buys, 2002:428). South Africa does have legislation that is formulated widely enough to be applicable to this unlawful activity and a brief discussion follows here below.

2.2.4 Interception and Monitoring and Prohibition Act (Act 127 of 1992)

This Act came into operation on 1 February 1993. The Interception and Monitoring Prohibition Act prohibits any person from intentionally intercepting a communication transmitted over a telephone line, without the consent of a high court judge. In terms of Section 2 of this Act, no person is allowed to intentionally and without the knowledge or permission of the dispatcher intercept a communication which has been, is being, or is intended to be, transmitted by telephone or in any other manner over a telecommunications line. The privacy of the paying individual should thus be
maintained, and intercepting computer communications can constitute an invasion of privacy and a contravention in terms of this Act. This should bring peace of mind to the client.

The past years have seen an “explosion of interest” in electronic data interchange (EDI) and South Africa has promulgated the Electronic Communication and Transactions Act to regulate SA’s position relating to electronic transactions, and hence paperless trading (Coetzee, 2006:501). Business needs confidence and trust in trading electronically. The Electronic Communication and Transactions Act (Act 25 of 2002) (ECT Act) contributes to making South Africa the safest place to do electronic commerce. The ECT Act came into operation on 30 August 2002. It has been welcomed for facilitating electronic transactions and for protecting consumers (Jacobs).

2.2.5 Electronic Communication and Transactions Act

The overall objective of this Act is to enable and facilitate electronic transactions by creating legal certainty and confidence around transactions and communications conducted electronically and ensuring functional equivalence between electronic and paper based transactions (Coetzee, 2006:1). For this purpose, inter alia, to promote the acceptance of “electronic transactions” (Wood-Bodley, 2004). Section 2 (j) of the ECT Act provides that the Act aims to develop a safe, secure and effective environment for the consumer, business and the government to conduct and use electronic transactions. This Act not only applies to the private sector but has many sections that apply to the public sector, including the SAPS. The ultimate purpose of the legislation is to place electronic transactions on the same footing as the traditional paper based transactions and to provide a legal framework for e-transactions.

In the past the law often required that original information and documents should be stored in paper format in order to ensure that their contents remain unchanged. In practice, this requirement
necessitates huge storage space which has a cost implication. This is also the case in the SAPS and a visit to the police station will reveal mountains of filling, making tracing of documents virtually impossible whilst the ECT act encourages transformation to a “virtual administration” and provides for so-called automated transactions (Coetzee, 2005:1). Gates (1998:1) has indicated as early as 1998 that the digital use of information will drive towards effective governments and an example of the filling out of various forms was used.

Buys (2002:134) is of the opinion that in these days, it is a common statement that hand written signature and paper documents are superseded by technology. Section 14 of the ECT Act introduces an equivalent for paper by requiring in the first place that the integrity of the information should be assessed in regard to whether it is complete and unaltered, and secondly that the information should be capable of being displayed or reproduced (Coetzee, 2005:512). The South African government recognized that e-governance will “transform the nature of interaction between government and recipients of services […] and will also have a profound effect on the current structures and processes of government, pushing existing institutions towards greater efficiency and service delivery improvement. The internal information and communications environment within government will also be transformed, enabling internal users to benefit equally from the system “(Taylor, 2002).

The value government will gain from being able to provide better services will be enormous, according to Taylor (2002). The main objective of the ECT Act is to maximize the benefits that the internet and e-commerce offer, by promoting universal and affordable access by all. E-government offers the potential to bring citizens closer to their governments (World market research centre 2001:6; CDT, 2006:1). It promotes e-government services by allowing agencies to accept the filling out of documents, issuing of permits and licenses and the acceptance of payment in the electronic
form. Figure 4 (Silber, 2003) indicates the place where government or e-infrastructure should fit into the e-legal cycle together with its responsibilities.

**FIGURE 4: THE IMPACT OF THE ECT ACT ON THE E-CYCLE**

![Diagram showing the impact of the ECT Act on the e-cycle]

**Source: Adapted from Silber 2003**

Figure 4 indicates that the responsibilities of Government include maximizing benefits, e-government services, authentication service providers, ISP liability, domain name space administration, cyber inspectors and cyber crimes. The power of this model is its potential to connect governments, drive up levels of customer service and to deliver an integrated service to citizens. In general the ECT Act has eliminated much of the legal uncertainty that has previously prevailed in the SA law. The ECT Act provides the frame work therefore for e-government
services, whilst ensuring privacy, recognizing electronic payments and for the first time identifies forms of cyber crimes.

The electronic payment of fines and bail will be an example of such a service In 2004 already Geraldine Fraser-Moleketi, the South African Public Service and Administration minister, argued that the service delivery of all citizens could be improved by making use of technology. She emphasized that the slow forms of development in this field had to be leapfrogged (Emdon, 2002). The South African Police Service is an organization of the State and should align itself to this vision. New technology has made it possible to pay for goods and services over the Internet (Anon, 1996) and Governments at different levels and all around the world are increasingly using the Web to enhance and improve their services (Siau & Long, 2006:47).

The South African Police Force was founded in 1913 with a dual goal i.e. the preservation of internal security and the maintenance of law and order. The mention of “service” was not on the agenda (SAPS (b), 1992:14). The SAPS was born out of the constitutional reform the country has experienced since 1990. Already in 1992, the Minister of Law and Order, Hernus Kriel, stated, “Change is nothing new, but a process which is as old as man himself. Man’s urge for prestige, development and self realization gives rise to new developments, technology and advanced knowledge. It is for this reason that man himself is responsible for those forces which bring about change”. He added that the SAPS is one of the most important institutions of the community and is interdependent with the community (SAPS (b), 1992:5). Minister Kriel was of the opinion that the external environment, and in this instance the community, will affect the way a service is provided within the SAPS and forecasted at that stage that it will result in changes for the organization (SAPS (b),1992:5).
In 1994 South Africa held its first democratic election and started working on the concept of service excellence in the Public sector. This initiative was brought to life in 1997 with the White Paper on Transforming Public Service Delivery called the Batho Pele document (Hendrikz, 2003:2). The overall concept of the Batho Pele principles remains that transforming public service delivery requires a focus on client satisfaction whereby the public sector is attuned to the needs and expectations of clients. In terms of section 214 of the SA Constitution legislation was formulated namely, South African Police Services Act (Act 68 of 1995) to provide for the establishment and regulation of the SAPS.

2.3 SOUTH AFRICAN POLICE SERVICE

2.3.1 Role of the SAPS

The first step is gaining an understanding of the role that the SAPS are supposed to play in policing and dealing with members of the community. The objectives as stipulated in Section 205(3) of the Constitution are confirmed in the preamble to the South African Police Services Act, which sets out the aims of the police. The concept of access to services is central to customer satisfaction. In a recent study conducted by the CSIR on 29 police stations of the Eastern Cape, including King William’s Town, the researchers found that it took an average complainant 31.68 minutes for clients to travel to a police station (CSIR, 2005:54).

Hendrikz (2003:2) also criticized the SAPS for clients standing in long queues and for SAPS stations being situated in up-town neighborhoods, whilst others have to walk miles to lodge a complaint. The base line study conducted in the SAPS to measure service delivery also found that the average time to be assisted at the Community Service Centre is 19.97 minutes (CSIR, 2005:58). Clients are also served in order they arrive at the Community Service Centre. The client expects to be provided with an excellent service and if the member cannot provide the service the whole Department is
generally labeled as incompetent (Hendrikz, 2003:2).

The CSIR found the assisting time in the Community Service Centre was 14.36 minutes (CSIR, 2005:58). When taking this into account an average person will take 66 minutes from leaving his home to finish at the SAPS station, whilst internet access would be immediate. Presently receipts are hand written by the members rendering assistance in the Community Service Centre on a personal face to face basis and the receipt book archived by another department once completed. In terms of SAPS Standing Order 382 any person on duty in the Community Service Centre may accept an admission of guilt fine, or summons or written notice, but the Community Service Centre commander remains responsible for the correctness thereof (SO 382.2).

The challenge within the SAPS as a government sector is to be able to provide greater and better service (CSIR, 1995:3). Citizens, have no alternative in making payments in respect of services by the SAPS including the payment of fines, and this has resulted in some agencies, as the SAPS, not being motivated to replace the traditional paper based systems (Wade, 2004:2). The option of the electronic payment of fines is seen to be such an appropriate solution since electronic payment increases the convenience and accessibility of government services to citizens (Sonderling, 2003:1). The SAPS could focus on other more important issues at hand whilst there is a “self-help” option. Furthermore, the SAPS require that hard copies be filed before an e-mail can be sent using the approved reference system for archiving and uniformity. The original signed document should be available on request (SAPS (a), 2005:1).

2.3.2 The Strategic plan of the South African Police Service

The SAPS advocate to be a people orientated service, based on the needs of the people and the flexibility of policing involving consultation (SAPS (h), 2002).
The SAPS has set four key strategic priorities for the medium term of which the fourth is to improve the service delivery at the police stations (SAPS (i), 2005). For the purpose of this study, the acceptance of fines electronically is seen as a service delivery initiative and in line with the mentioned SAPS priority and objectives. Part of the service that is provided by the SAPS is the acceptance of cash for fines and bail. Furthermore the Public Service Regulations, the National Treasury Regulations and guidelines prescribe that every government department must develop an information and technology plan as part of the strategic plan. Accordingly, an information system and communications technology plan has been developed for the SAPS. This policy also makes provision for the establishment of enabling mechanisms as well as to meet the rising expectations and rapid advances in the modern society. It also wants to make a contribution towards the e-government gateway programme. This is thus in-line with promoting accessibility and becoming more user friendly for the clients (SAPS (i), 2005).

By having a transact website, it offers a direct link to government services available at any time (CDT, 2006:1). Transact sites can enhance productivity in the public sector by making processes that required government assistance or approval, simpler, faster and cheaper (CDT, 2006:1). During September 2005 the SAPS announced that it will extend the present website to all police stations for limited interaction by the public at station level (SAPS (d), 2005).

Strategic development directions can be evaluated on existing and new product offerings. The SAPS offers a service to its clients and its existing strategic direction is to protect and build on its corporate image. It has demilitarized its rank structure in an attempt to move away from the past. The offering of new services such as sector policing plays an important role in the product development of the strategic plan. This would include the interactive website to accept e-payments
as product development. The consideration of electronic payment option for fines and bail should thus be seen as a strategic focus for offering of new services.

The process of re-engineering is also supported by the SAPS information technology plan which second goal is to enable and improve easy, reliable, convenient, and quick, secure access to SAPS information and services anytime and any place. This plan is in line with the South African government’s Batho Pele (“people first”) initiative to improve the delivery of public services. As society is changing in response to the demands of the Internet Age, service providers such as the SAPS also needs to adjust. The application of e-government services such as the electronic payment of fines and bail will enable the SAPS to serve the public through the Internet.

Turban et al. (1999:115) defines re-engineering as a process that can lead to “complete organization transformation” and emphasizes that information technology can be an “enabler in this process”. It involves redesign of business processes to achieve dramatic improvements in measurements of performance. Examples are given such as quality, cost, speed and services (Turban et al., 1999:117). He argues that e-payments increases the speed of a transaction and decreases the cost of creating, processing, distributing and retrieving paper based information. The proposed change to e-payments is seen as a business process that is affected by technological change in the environment.

Improving service delivery is one of the government’s eight priorities as set out in the White Paper on the Transformation of the Public Service (DPSA, 2002). It is also one of the values of the SAPS that are reflected in their Strategic plan (SAPS (i), 2005:8). The use by government agencies of information technologies has the ability to transform relations with citizens and provide greater
convenience for them to pay for services (Fagan, 2006:103) and in 2000 the SAPS introduced its Service Delivery Improvement Plan (SDIP).

2.3.3 SERVICE DELIVERY IMPROVEMENT PROGRAMME

The purpose of the SDIP is to provide excellent service to all communities of South Africa. Further, the SDIP focuses on satisfying customer needs and to improve the functioning of the Service (SAPS e, 2000:4). Acceptance of e-payments has an aim of satisfying the customer needs and can thus be regarded as an SDIP tool as well. The SDIP seeks to improve service delivery to communities at local level. The SDIP provides police station managers with practical tools to improve service delivery whilst seeking to inculcate a culture of participative management and increased community involvement (Sonderling, 2003:1). In particular the programme is based on the principles that the persons to whom the services are rendered must be consulted on the level of service delivery that can be expected and that they have equal access to these services. The focus of the SDIP is to ensure compliance with the principles of the SA Government’s Batho Pele initiative as stipulated in Regulation 14 of the Police Service regulations. Its approach is to improve service delivery by enabling members to approach policing needed issues from a client centered problem solving perspective (CSIR, 1995:35).

The Provincial Commissioner of the Eastern Cape (SAPS) contracted the CSIR to conduct a client satisfaction baseline report at 29 police stations in the Eastern Cape including King William’s Town. Once he had a base line of the client satisfaction he could improve service delivery to what the customers wanted. The CSIR found that clients reported that the SAPS took very long “before doing something very easy” and that in general the SAPS were “too slow” and took long to deal with simple matters (CSIR, 2005:91).
Mostly clients maintained that quicker response times should be a priority (CSIR, 1995:91). Hendrikz (2003:2) also supports this by saying that clients visiting Community Service Centres still have to stand in long queues. In the case of paying of fines and bail electronically, this will relieve the burden on the Community Service Centre and there will not be a traveling or a waiting component, neither the time it will take to be served. By making electronic payments an option for payment, it would result in fewer clients visiting the community service centre and could result in members being deployed elsewhere. Gartner (2005) states that efficiency and cost savings from staff reduction are cited for establishing electronic payment processes.

2.4 ELECTRONIC PAYMENTS

2.4.1 Advances in Technological developments

Electronic payment of fines and bail as an alternative payment method would be in line with the technological changes from the external environment which also impact on the SAPS. Taylor (2002) adds that society is changing in response to the demands of the Internet age. He adds that the digital revolution offers unprecedented opportunities for improving virtually all forms of public service delivery. Rather than relying on government employee to respond to inquiries, through the use of e-government, the public can serve themselves to a wide variety of information and services (Taylor, 2002).

Traditionally the interaction between a citizen and the South African Police Service took place in the physical office (Basu, 2004:10), but in this day and age, accepting electronic payments is essential to modern business (Electronic Payments, 2006:3). Technological development has led to the gradual installation of electronic funds transfer systems world wide (Ho & Ng, 1994:1) and the internet has taken its place beside the telephone and the television and is an important part in people’s life’s who use the internet inter alia to shop and bank (Electronic Payments, 2006:3).
In terms of e-governance Landow (1992:78-94) explains: “Used in the sense of textuality, it in effect means leveling the playing fields for the reader and the writer, i.e. the writer and the reader become counter parts. Anyone using electronic text can ply it to make his own interest the de facto principle. The focus depends on the reader. This empowers the reader and makes it possible for him to choose his way through text”. The individual can browse the specific website to find the relevant field so that he can pay the fine i.e. a self service concept.

The use of electronic commerce as a business strategy clearly has its advantages. If a service for internet payment is provided then the reader will be able to read the relevant screens, complete the applicable fields and finalize the payment for fines or bail by himself without the personal interaction with member of SAPS rendering a service in a Community Service Centre. By having this interactive portal there will be no need for a member of the public to visit the SAPS station for the payments. For governments to work better i.e. to the satisfaction of its citizens, it is necessary for government to be organized according to business processes (SDR, 2002:32).

The internet has been responsible for the economic transformation in which commerce is becoming electronic (Tsiakis & Sthephanides, 2005:1). Electronic commerce has flourished because of the openness, speed and accessibility of the internet which facilitated real time business activities including payments (Yu, His & Kuo, 2002:331). Clients increasingly expect this type of facility (Electronic payments, 2006:1). In South Africa there is a website http://www.payfine.co.za that allows for the payment of fines of various municipalities. To date several municipalities have bought into the service including Ekhuleni, Cape Town, Stellenbosch, Tshwane, Oostenburg, Helderberg, Paarl and Worcester (Car today, 2006:3). The Buffalo City Traffic Department has also bought in but you will notice it is only the traffic department and thus only fines received from this source can be paid over the Internet (Pay fine, 2006).
The website is run by electronic and telecommunications company (Tellumat) which operates many of the speed cameras is South Africa (Car today, 2006:1).

2.4.2 Explanation of electronic payments

Electronic payment or e-payment is defined by Tsiakis and Stephanides (2005:12) as the transfer of an electronic means of payment from the payer to the payee through the use of an electronic payment instrument. Electronic payment used computer technology as a substitute for cheques and other paper transactions (Buck, 1996:5). Firstly the consumer moves through the internet to the SAPS website. From there he decides if he wants to pay for a fine or bail by scrolling to the relevant fields. He communicates with his bank and instructs that a single payment be made. This system is efficient, and there is no physical cash (Wright, 2001:71). Whilst Buys (2002:280) defines payments as the delivery of what is owed by a person competent to delivery to a person competent to receive. And when made, it operates to discharge the obligation of the debtor (Buys, 2002:280). In simple language it means any act offered and accepted in performance of a monetary obligation, in this instance a settlement of a fine.

By making e-payments the point of service delivery is electronic, and the business centre not a physical building but a network based on location where business interactions occur and allows an organization to reach a wide range of customers at minimal cost (Turban et al., 1999:217). Interestingly the 2004 electronic payments survey found that most organizations accepted e-payments primarily to achieve internal operating efficiencies, although cost savings and staff reduction were also the results of the change to e-payment options (AFP, 2004:1). In the traditional SAPS environment only cash is received on a face to face basis. Accepting e-payments will also avoid a multitude of human errors that manual processing entails (Warkentin et al., 2002). Figure 4 illustrates the process whereby a person can pay a fine electronically.
Distance is irrelevant since the service is conducted over the Internet in comparison to physically visiting the SAPS station.

**FIGURE 5: GRAPHIC ILLUSTRATION OF ELECTRONIC BANKING**

![Graphic Illustration of Electronic Banking]

Source: Author derived

In the mentioned graphic illustration, the client instructs his bank (A) to make a payment to the SAPS and he receives the confirmation of the payment from his bank. The bank in turn complies with the request and transfers the funds to the bank account of the SAPS (B). The SAPS then sends an acknowledgement of receipt to the client as indicated in (C).

Reference is made to the five “C’s” to describe e-payments: (Electronic payments, 2006:1)

* **C**- Choice

Offering a range of payment options. This would mean that the individual could pay cash or make an e-payment. It is important to understand who your customers are (E-pay, 2004:3).

* **C**- Convenience

Removing the need for cash, waiting to be served and traveling need. I.e. speedy service resulting in greater convenience for the client. One also needs to know which customer groups use this service and if the service is suitable to be an e-payment option (E-pay, 2004:3).
* C- Credit
Can allow for payments with credit card that otherwise would have been delayed, but significant cost savings will result (Lenk, 2002:87; Warkentin et al., 2002:1).

* C- Concessions result
Not applicable in payment of fines or bail, since no discounts may be offered. The amount indicated on the fine or bail must be paid.

* C- Competitive edge
SAPS is protected by the Constitution and thus there is no competition but ensures that completion is not so difficult since it would put the user off from using it again.

2.4.3 Community involvement
Community involvement (including the internet community) in policing is becoming a world wide trend, including in South Africa. It is about consultation and adaptation of the service to meet the needs of the community. Presented in the findings of a 2004 electronic payments survey, it was found that the customer should have a say in the decision making process in deciding whether the payment should be made cash or by means of electronic transfer (AFP, 2004). According to Du Plessis (1993:91) there are groups who can also influence the actions of an organization. He adds that clients are also one of the most important interested groups and their influence should not be underestimated (Du Plessis, 1993:91). He maintains that clients have the right to be heard and should be afforded the right of choice.

Transactions in electronic commerce can occur without any prior human contact or established interpersonal relationships (Tsiakis & Sthephanides, 2005:15). There are no face to face meetings and all e-business transactions are performed electronically with the use of communication networks. The administration involved can thus be done by the back office i.e. checking of deposits,
receipts etc (Coetzee, 2006:2). Furthermore electronic contracting can improve business efficiency and, reduce paperwork normally required by writing receipts (Coetzee, 2006:2). Electronic commerce makes it possible for parties to trade electronically without using paper. It also enhances customer service by providing choice, and convenience (Electronic payments, 2006:1). Electronic payments give customers a more flexible access (Insurance information institute, 2006). Wade (2004:2) adds that e-payment systems have huge potential for increased operational efficiencies. It holds the potential for building better relationships between the public and government (Lee et al., 2004:2). Thus SAPS cannot ignore the interests of society because it is part of that society (Du Plessis, 1993:93).

2.4.4 Principles for e-payment
E-payment as an e- payment option can be an economical means of providing customer service (Thompson & Strickland, 2003:239). They highlight the fact that e-payments are efficient. E-pay (2004) found that it was suitable to pay fines over the Internet. The benefits as highlighted in the findings will be discussed here below:

2.4.4.1 Customer orientated approach
Electronic commerce is allowing companies to conduct business over the Internet (Turban et al., 1999:170) and provides a more flexible access (Insurance information institute, 2006). Wimmer (2002:150) found that on line service delivery would be a customer orientated approach rather than the existing procedural approach. By providing an e – payment option you allow the customer the freedom of choice how to pay the fine. Customer orientated in that the choice to pay at his convenience without even leaving his home (Turban et al., 1999:218). Consumers will benefit because on-line payments are convenient and saves time (Shon & Swartman, 1998; Electronic payments 2006:1).
The electronic payments survey (2006) found that electronic payments can benefit the organization in that it enhances customer service.

2.4.4.2 Access to government services (E-government)

Affisco and Soliman (2006:13) state that governments world wide are under pressure to deliver services more efficiently at a lower cost and are recognizing e-government as an attractive option both commercially and politically. Layne and Lee (2001) maintain that transaction based e-government means transacting online services by searching data bases, filling out of forms and responding by providing confirmations or receipts on-line. Meeting customer’s real needs has been identified as the key to competitive success (Fawcett & Fawcett, 1995:24). The Batho Pele involves amongst others consultations. Consultation is talking and listening to citizens and this will lead to improved service delivery to the public along dimensions such as cost, quality and convenience (Heeks, 2002:99).

Improvement of service should be the key element for e-government service delivery (Affisco & Soliman, 2006:13). Carter and Belanger (2005:2) found that electronic government including e-payments, increases convenience and accessibility of government services allowing greater access and a more efficient, cost effective government. Electronic payments offer a service that customers may find practical (Buck, 1996:7). Electronic payments as an e-government transaction have the following benefits by offering services at a convenient time and place:

- Lowering of costs
- Improving efficiency
- Providing cohesive and responsive service to the public and breaking down of barriers of geography (Teicher & Dow, 2002).
The Global E-government survey which was conducted in 2001 found that fully executable, online service delivery benefits both government and its constituents (World market research centre, 2001). They add that e-government offers the potential to bring citizens closer to their governments. Public services represent the external point of view whilst the concrete products and services a customer applies for or needs to perform with public authorities are public services (Wimmer, 2002:152). Processes are referred to as the administrations internal actions (Wimmer, 2002:152). The SAPS in the instance of receiving fines performs a relatively simple business process in contact with citizens (Lenk, 2002:88). Turban et al., (1999:217) are of the opinion that e-government provides clients with more choices and allowing for quick delivery of services that e–commerce facilitates. Services are accessed through a portal based Web site (Lee et al., 2004).

E-government applications demonstrate the use of IT to improve internal efficiency and effectiveness resulting in better service at reduced costs for citizens and business (Fagan, 2006:102). The most frequently cited motive behind initiating electronic government is the need for more efficiencies in public sectors since governments world wide are under pressure to deliver more efficiently at a lower cost (Affisco & Soliman, 2006:13).

2.4.4.3 Streamlining processes

Hills (2006:1) found that through technology governments could reduce red tape. Coetzee also found that e-commerce makes it possible for parties to trade electronically without using paper, and this means time is speeded up and money is saved. Gartner (2005:2) also found that electronic payments processing brings benefits to the firm. Time spent on repetitive tasks will thus be reduced (Siefert, 2003:11).
2.4.4.4 Cost efficient

The payment for services on line can be cost efficient (Buck, 2006:6; Siau & Long, 2006:47). Traditional paper based systems are making way for e-payments (Wade, 2004:1; Electronic Payments, 2006:3). Thompson and Strickland (2003:239) also found that it could lead to a reduction of on – site personnel. Wade (2004) adds that electronic payments are the obvious choice. Process improvement delivers benefits e.g. improvements in time, cost and quality of outputs (SAP, 2005:25).

2.4.4.5 Accessibility

E-government as a payment option allows citizens to interact with government 24 hours a day, 7 days a week (Siefert, 2003:11). Electronic payments can be transmitted instantly from anywhere to anywhere (Wade, 2004). By using information and communications technologies, e-governments provide an efficient and effective channel for governments to facilitate their external services (Siau & Long, 2006:47-48).

2.4.4.6 Privacy and Hacking

As confidence and trust is the key to developing e-commerce, this can only be achieved by ensuring that transactions are secure and confidential, that parties to online agreements can be identified, that information exchanged cannot be tampered with, and that such agreements are not capable of repudiation (Kingdon, 2002).

The introduction of modern technologies, such as e- commerce, will not only increase the value of the information, but will also increase security requirements of those organizations that are intending to use such technologies. The ECT Act also makes the first statutory provisions on cyber crime in
South African history, which has been long over due. It introduces the following as criminal offences:

- Unauthorized access to, interception of or interference with data
- Computer-related extortion, fraud and forgery; and
- The attempt to commit a crime, or aiding and abetting someone who commits a crime.

A single “terms and conditions” notice, containing the privacy policy, security policy and disclaimers, should be available on the home page of the web site. To enter into an online agreement, the developer needs to ensure that the customer clicks on an “I agree to the Terms and Conditions” button on these “Terms and Conditions” prior to any other transactions being completed. The consumer must have the opportunity to review, correct or withdraw from the entire transaction before making the payment. A payment system that is secure with reference to the technological standards at the time of the transaction and the type of transaction must be utilized.

2.5 CONSTRAINTS TO ELECTRONIC PAYMENTS

Problems with implementation of electronic payments as an option to pay fines and bail have been shown to pivot around the following central themes: attitudes, training, knowledge and resources (AFP, 2004). The report found that these many barriers may work together to obstruct progress (AFP, 2004). These will be discussed here under:

2.5.1 Knowledge of the ECT Act and e-governance

Knowledge of the ECT Act, and e-governance will have a bearing on the police responses to them. This would be affected by training in this field. The employees need to accept and believe in the relevance of these policies otherwise they will not adhere to them, so the reasons for the policies need to be clearly explained. It is also imperative that all levels of management comply with the policies and procedures; otherwise it will be impossible to ensure the compliance of the
lower levels of employees. Oleson (1997:31) cautions that “technology alone is not going to win the race for you.” A flexible management team, which can copy with change brought about by development in technology, is required.

2.5.2 Lack of IT resources

Resource barriers could include the lack of IT resources (AFP, 2004). Infrastructure and access are typical challenges in South Africa (Buys, 2002:109). In a recent base line measure of service delivery conducted at 29 Police stations in the Eastern Cape including King William’s Town, the report found that the lack of resources affected service delivery adversely (IDASA, 2005:93).

2.5.3 Attitudes and service barriers

Attitude barriers by the SAPS themselves to the change from paper based transactions to computerized transactions could have an impact on the implementation of e-payments. The lack of privacy at police stations could also be seen as a service barrier and has already been discussed in Chapter 1. Other factors include language and literacy levels of the SAPS members rendering a service to the broader community.

2.6 RISKS

Several risks are identified by Ho & Ng (1994:2) and three of these risks will be discussed in brief since they have relevance to this study:

2.6.1 Physical risk

By virtue of carrying physical cash, one is at risk and citizens are often cautioned not to carry large sums of money (SAPS (b), 1992). This includes the loss of cash or potential injury to the consumer
(e.g. getting hurt if one is robbed). According to the Home office website (2005), a target is anything a criminal may want to steal or damage. People can be a physical target. To reduce the amount of cash that an individual carries will also reduce the opportunity and will make targets less attractive to criminals (Home office, 2005).

In applying this concept of e-payment, it should not be necessary for individuals to carry money since payment could be conducted over the internet and thus, it would not be necessary for them to visit the police station thus the risk and threat of attack is eliminated.

2.6.2 Time loss risk

This risk occurs when making a cash payment since it will take more time to do than by paying by other means. Actions would include the drawing of money, standing in queues, physical exchange of cash, checking of the money and issuing of a receipt. The use of e-payment is immediate and provides convenience and an alternative payment option (Electronic Payments, 2006:1).

The cost of handling paper is expensive and time consuming however through by electronic trading, money can be saved (Coetzee, 2006:501). Because distance is largely irrelevant, it is a far quicker way to do business (Coetzee, 2006:501). The internet age implies internet speed setting a different pace and a greater sense of urgency (Thompson & Strickland, 2003:2). Buys (2002:277) expressed that e-commerce as a medium will avoid the time and effort that would otherwise have to be expended in the process of exchanging the services directly.

2.6.3 Digital divide

Facilitation of electronic transactions and the promotion of e–government are both dependent on everyone having the opportunity to access to the computer and the internet (Coetzee, 2006:501).
The “digital divide” has to be bridged in order to ensure maximum e-government usage. Teicher and Dow (2004) refer to the “digital divide” as the lack of on-line technologies by some sections of the community. There are many reasons for people being unable to access the Internet mainly financial resources; living in remote areas; people with disabilities; the lack of education and language skills. The challenge would be to convince the general public to pay for services electronically.

2.7 SUMMARY

This Chapter discussed the relevant legislature framework in which e-payments as an e-government initiative can operate. The SAPS as a government organization was also introduced and the payment of fines and bail discussed as a service provided by them was highlighted. E-government is primarily about access. It is about creating access to services for citizens through the means convenient to them. Payments could be as easy as a mouse click away. Significant cost savings may be realized over the “bricks and mortar” service delivery of the present SAPS service delivery strategy should the SAPS provide the e-payment option.

The internet payments will enable a shift from the traditional over the counter services to an on line service where the public can pay for services on line. Some of the methods would link existing electronic banking payment systems, which is also the method which is investigated in this study. The various studies presented in this field of research found that e-payment systems can approve the efficiency and effectiveness and would empower citizens to choose their payment options. It also highlighted the fact that citizens should be consulted and an e-payment system would be in line with the latest technological advances in the external environment. KWT police precinct is 62km² and it covers one magisterial district i.e. King William’s Town. The next section of will focus on the empirical study conducted at the SAPS at KWT.
CHAPTER 3-EMPIRICAL METHODOLOGY

3.1 INTRODUCTION

The literature study highlighted the fact that access to services, coupled with meeting customer needs, is the real concern of the general public. Customer participation is important in determining their needs and the information gathered in this way can be used to improve service delivery. Information can be gathered by means of surveys and this Chapter will introduce the empirical research of this study. Porkess (2004:83) describes the empirical study as being derived from or relating to, experiment and observation, rather than theory, whilst Mouton (2001:98) refers to it as fieldwork. Field work enables students to examine the way the theories and the practical experience of a particular discipline interact (Vassar College, 2005:1). Through the accumulation of data, the researcher will attempt to reveal concepts underlying the data (Thietart, 2001:132). A service is provided by the SAPS to meet the general needs of the public. Customer’s expectations relating to service should be met (MSC, 1995:7) and, in analysing the needs of the community, service can be improved. How the information was gathered and from whom will be discussed hereunder.

3.2 NATURE AND DESIGN OF THE STUDY

A research design is the plan according to which research subjects are obtained and the collection of information from them (Welman & Kruger, 2001:46). The study is qualitative of nature. The research design of the study is exploratory. The researcher wanted to explore if the acceptance of electronic payments for bail and for fines, can improve service delivery of the SAPS, King William’s Town. Exploratory studies are conducted to establish the “facts”, to gather new data and to determine whether there are interesting patterns in the data (Mouton, 1996:103).
3.3 THE SAMPLE AND SAMPLING PROCEDURES

Thietart (2001:147) defines a sample as a set of elements from which data is collected. Use was made of judgement sampling to select the sample to participate in interviews. Thietart (2001:148) refers to judgment sampling as one which is composed on personal judgement. When using this sampling method, elements are selected according to precise criteria established by the researcher. Thietart (2001:151) is of the view that judgment sampling, as in this case, is common when conducting management research. Furthermore, when the sample is small, judgment sampling gives good results and neither a specific procedure nor a sample frame is needed to put together a judgment sample (Thietart, 2001:152). He adds that sample elements have to be selected extremely precisely and that the researcher should have a good working knowledge of the population being studied. When using this sampling method, elements are selected according to precise criteria established by the researcher. The researcher has 21 years experience in the South African Police Service in both the operational and support field, and she applied her knowledge and experience when selecting the judgement sample. The researcher identified key criteria through which she was able to isolate three population target groups.

Front line employees who interact with customers on a daily basis know the job better than any one else and it was important that these sample elements were identified. Sample elements included the clerk of the court, members of the SAPS at King William’s Town and members of the public making payments at the SAPS. Determining the sample size in terms of Thietart (2001:157) means estimating the minimum size needed to obtain results with an acceptable degree of precision and one that confers an acceptable credibility level. He continues that large samples can increase collecting, recording and capturing errors (Thietart, 2001:157). Thietart (2001:165) maintains that like quantitative analysis, the confidence accorded to the results of qualitative research tends to increase with the sample size.
3.3.1 Sample biases

Sample biases can affect both the internal and external validity of the study. Thietart (2001:54) adds that when using judgement sampling there could be certain bias which would be regarded as acceptable since:

* The sample selected is done on the subjective judgement of the researcher.
* Only sample members classed as “typical” would be considered.

The following two sample biases were identified, as well as the steps taken to eliminate and / or minimise the effect thereof:

3.3.1.1 Non-coverage bias

Thietart (2001:155) explains that a sample presents non-coverage bias, when the study population does not correspond to the intended population. Each specific criterion was documented to overcome this bias. Care was taken to ensure that only persons conforming to the three population groups as identified were requested to complete the questionnaires.

3.3.1.2 Non-response bias

The refusal of elements to participate will affect the validity of the research. The researcher personally administrated the questionnaires and secured the permission of the National Commissioner of the SAPS to proceed and this was accepted by the participants. Each grouping will be discussed below with a view to determine the sample size.

3.3.2 Sample element categories

Three population groups participated in this study. These are members of the SAPS, members of the community and the clerks of the court. A discussion follows on each group here below.
3.3.2.1 Members of the South African Police Service

The Human Resource figures that were provided to the researcher during this research revealed that the manpower strength at the station of King William’s Town is 247 (Loots, 2006). Not all the members are directly involved with the accepting of payments and more details are required to gain a total perspective. A more detailed analysis was done where the division of manpower was made on the basis of whether the SAPS member would serve members of the community or not. Figure 6 provides an illustration of the demographical presentation of the SAPS members at KWT. Of all the policemen and policewomen working at the police station, there are only 53 permanent police members who are actually engaged in functional duties and who may from time to time be deployed in the Community Service Centre. This implies that only 53 members working on four shifts would accept money for bail or for fines. This constitutes the sampling frame.

FIGURE 6: DETAILED ANALYSIS OF THE STAFF AT THE SAPS KWT

Source: Author derived
The criterion that was used to identify the sample is:

- Members of the service.
- Deployed for operational services and not in the support function.
- Only permanent members were considered, neither reservists members nor clerks.
- Both male and female members were considered.

The following factors influenced the criteria used in selecting the aforementioned sample:

- Members of the SAPS who are directly involved with the receiving of payments will be able to add the most value because they have the necessary experience in the field.
- Only permanent members were considered since reservists are only utilised on an ad hoc basis where the need arises.
- SAPS members are familiar with the internal prescripts relating to the acceptance of payments.

Based on aforementioned information, the SAPS sample comprises out of 40 sample elements. The sample elements are actively involved in the process of receiving bail and fines and could thus offer an opinion with regards to e-payments. The members were requested to complete the questionnaire at the police station itself.

3.3.2.2 Clerk of the court

The clerk of the court also receives payments for bail and fines since these can be paid directly to the clerk of the court. Also on a daily basis the monies received for fines and bail by the SAPS are paid over to the clerk of the court in KWT. There are two clerks of the court at the court of KWT and they were both interviewed at their offices.
The sample criterion that was used to identify the sample is:

- Members of the Department of Justice, in their capacity as Clerks of the Court.
- Members of the Department of Justice who are directly involved in receiving money for fines and for bail.

3.3.2.3 Members of the community

A sample of the public visiting the Community Service Centre is necessary to obtain a holistic viewpoint regarding this matter, since the members of the community have to pay fines and the SAPS provides a service to them. The opinion of the community will provide an indication of the clients needs. In order to determine the sample size of the members of the community, it was necessary to determine the number of receipts issued in relation to fines and bail at the police station of KWT. The registers were physically perused and statistics were gathered pertaining to the number of receipts issued over a period of one year (2005). The results are presented below in tabular form. Three types of receipts are written out at the police station and these are mentioned below for easy reference:

- J70 Receipt for fines
- J398 Receipt for bail (Bail authorised by the SAPS)
- J399 Receipt for bail (Bail authorised by the court)
TABLE 1: NUMBER OF FINES PAID AT KING WILLIAM’S TOWN

<table>
<thead>
<tr>
<th>Month</th>
<th>Number of J70's issued (Fines)</th>
<th>Number of J398 issued (Bail)</th>
<th>Number of J399 issued (Bail)</th>
<th>Total number</th>
<th>Total value</th>
</tr>
</thead>
<tbody>
<tr>
<td>January 2005</td>
<td>Register missing</td>
<td>23</td>
<td>0</td>
<td>Unknown</td>
<td>10400</td>
</tr>
<tr>
<td>February 2005</td>
<td>Register missing</td>
<td>20</td>
<td>0</td>
<td>Unknown</td>
<td>9500</td>
</tr>
<tr>
<td>March 2005</td>
<td>Register missing</td>
<td>26</td>
<td>0</td>
<td>Unknown</td>
<td>13500</td>
</tr>
<tr>
<td>April 2005</td>
<td>78</td>
<td>7</td>
<td>0</td>
<td>85</td>
<td>48150</td>
</tr>
<tr>
<td>May 2005</td>
<td>44</td>
<td>10</td>
<td>0</td>
<td>54</td>
<td>26900</td>
</tr>
<tr>
<td>June 2005</td>
<td>30</td>
<td>Register missing</td>
<td>0</td>
<td>30</td>
<td>15050</td>
</tr>
<tr>
<td>July 2005</td>
<td>78</td>
<td>Register missing</td>
<td>0</td>
<td>78</td>
<td>40000</td>
</tr>
<tr>
<td>August 2005</td>
<td>59</td>
<td>Register missing</td>
<td>0</td>
<td>59</td>
<td>40250</td>
</tr>
<tr>
<td>September 2005</td>
<td>84</td>
<td>Register missing</td>
<td>1</td>
<td>85</td>
<td>42300</td>
</tr>
<tr>
<td>October 2005</td>
<td>51</td>
<td>3</td>
<td>0</td>
<td>54</td>
<td>26000</td>
</tr>
<tr>
<td>November 2005</td>
<td>36</td>
<td>21</td>
<td>0</td>
<td>57</td>
<td>28250</td>
</tr>
<tr>
<td>December 2005</td>
<td>92</td>
<td>53</td>
<td>0</td>
<td>145</td>
<td>76600</td>
</tr>
<tr>
<td>Total</td>
<td>552</td>
<td>140</td>
<td>1</td>
<td>377000</td>
<td></td>
</tr>
<tr>
<td>Monthly average</td>
<td>61</td>
<td>20</td>
<td>0</td>
<td>81</td>
<td>31416</td>
</tr>
</tbody>
</table>

Source: Author derived

As can be noted from Table 1, not all the registers were accessible to the researcher since they could not be traced. The payments are tabulated in Figure 7 for easy reference.
FIGURE 7: NUMBER OF RECEIPTS ISSUED AT THE SAPS STATION OF KWT

![Bar chart showing payments 2005](chart)

Source: Author derived

The table above shows that 80% of the monies received are from fines, 20% are from bail. Using the available data, the average receipts were calculated to be 81 per month.

In determining the criteria for the identification of the sample, a number of factors have an influencing affect and these are:

- **Number of receipts issued for 2005.**
  This provides an indication of the volume of receipts.

- **Age**
  The fact that a person will not be fined if he is younger than 18 years.

- **The geographical boundaries of the station precinct.**
  Fines can only be paid within the magisterial district where the fine was received.
The following criterion was used to identify the sample:

- Members of the general public.
- Who are older than 18 years.
- Who have in the past, or for the purpose of the visit, paid a fine or bail.
- Last mentioned at King William’s Town police station.

Based on aforementioned, the sample size is 85 members of the community. The questionnaires were completed at the police station itself, except for the clerks of the court who were provided a questionnaire at their own offices.

3.4 DATA COLLECTION AND ANALYSIS

3.4.1 Questionnaires

Use was made of structured questionnaires. (Annexure A). The questionnaires were self administrated. When the questionnaires were designed, the following considerations were taken into account:

* Open-ended and closed-ended questionnaires were considered, but closed ended questions were decided upon due to the comparability of responses.
* The literacy levels of the respondents were taken into account. For this reason simple grammar was used in the formulation of the questionnaires.
* Care was taken not to offend any participant.
* Questions were to brief and to the point.
* The researcher drafted the questionnaires in such a way so that neutrality was not compromised. No leading questions were asked.
A data analysis was done using the objectives of the research to make sure that the questions only focused on the objectives of the research. Sample elements identified to be part of the sample were requested to participate and the questionnaire was completed by ticking the appropriate boxes. The questionnaire’s structure was as follows:

* An introduction providing the background to the questionnaire.

* 18 questions to be completed as follows:
  
  Questions 1-18 by members of the SAPS.
  
  Questions 1-18 by the clerk of the court.
  
  Questions 1-11 by members of the community.

Nominal measure was used in the questionnaire. The options were coded with a numerical value. Welman and Kruger (2001:132) are of the opinion that numbers are only allocated to distinguish them in terms of the attributes being measured. Mutually exclusive categories were used so that the person had to indicate a single answer.

3.4.2 Data Collection

The questionnaires were completed by the sample groups. They were administrated by the researcher in King William’s Town. The criteria for the various sample elements were identified and care was taken to comply with the criteria for sampling. The first screening was done by means of verification of the criteria on a duty list which was provided to the researcher. A duty list is a list of all the details of the SAPS members working at the police station as well as depicting their deployment. The target samples that were identified were reached.

Figure 8 represents the number of completed questionnaires which were returned.
3.4.3 Data Capturing

The data was captured manually from the completed questionnaires. All data captured was rechecked for accuracy and to minimize data capturing errors. The data was coded by adding a numerical value to each element that was being measured. E.g. Do you have access to a computer? Yes (1) No (2) (“Yes” is captured as “1” and “No” is captured as “2”).

3.5 DATA ANALYSIS METHODOLOGY

This analysis “involved breaking-up the data into manageable themes, patterns, trends and relationships” (Mouton, 2001:108). He adds that the aim of the analysis is to understand the various constitutive elements of one’s data through an inspection of the relationships between concepts, constructs or variables and to see whether there are any patterns or trends in the data that can be isolated (Mouton, 2001:108).

The data analysis was done by breaking the questionnaire up as follows:

![Completed Questionnaires Diagram](source: Author derived)
TABLE 2: QUESTIONNAIRE ANALYSIS

<table>
<thead>
<tr>
<th>Number</th>
<th>Objective</th>
<th>Questions</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>The primary objective of the study is to evaluate the influence of electronic payments on the service delivery at the SAPS in KWT.</td>
<td>Questions 6; 9; 10; 11; 12; 13; 14; 16; 17</td>
</tr>
<tr>
<td>2</td>
<td>To determine the computer literacy at the SAPS staff in KWT.</td>
<td>Questions 1; 2; 3; 4; 12</td>
</tr>
<tr>
<td>3</td>
<td>To determine if the SAPS are complying with sections 2 (d), (g) and (k) of the ECT Act.</td>
<td>Questions 5; 7; 8; 11; 14; 15</td>
</tr>
<tr>
<td>4</td>
<td>To make recommendations to management</td>
<td>All of the above</td>
</tr>
</tbody>
</table>

**Source:** Author derived

The following analysis was done:

* Counting - The number of same responses was counted. This also involved grouping together the concepts.

* Describing - The responses were described in words.

* Compared - The different groups’ responses were compared.

* Categorizing - The identified patterns were categorized. The phenomena were also labelled.

Data analysis was done by grouping the data into categories and units of coding. To make sense of the data, the data was coded by giving it a numerical value so that it could be analysed. When the completed replies were analyzed, each block was coded by allocating a number and it is these numbers that were analysed rather than the ticks themselves (Porkess 2004:48). Coded data can thus be interpreted as data which is obtained in one form, but captured in another form that is convenient for analysis (Porkess, 2004:48). When using this type of data, classification is done on words rather than figures, and responses are grouped together under the various categories. e.g. ‘strongly agree’, ‘agree’, ‘disagree’ and ‘strongly disagree’ (Porkess, 2001:199).
Mouton (2001:109) adds that interpretation involves the synthesis of one’s data into larger coherent values. Exploratory data analysis involves looking at the raw data to decide on their most important features (Porkess, 2004:90). It furthermore involves grouping the data in a convenient form. A histogram was then used to plot the findings and this was particularly useful in comparing the central tendency and the spread from the various batches. A histogram is a chart for displaying grouped continuous data in which the width of each bar is proportional to the class interval and the area of each bar is proportional to the frequency it represents (Porkess, 2004: 118).

3.6 CONCLUSION

Meeting the objectives of this study will only be successful if the methodology positively supports it. It is vital to complete each stage thoroughly to have a clear understanding of how the objectives will be achieved. This study is qualitative of nature and judgement sampling was used to select the participants in the survey.

Criteria were determined to assist with this selection process. Information was obtained by the completion of questionnaires from SAPS members, the clerks of the court and by members of the community. Questions were grouped so that they could add value in achieving the objectives of the study. These collectively provide enough detail for the analysis.

Once the questionnaires were completed they were interpreted and the information captured on a spread sheet. The findings of the empirical research are presented in Chapter 4.
CHAPTER 4: FINDINGS OF THE EMPIRICAL RESEARCH INTO THE
ACCEPTANCE OF ELECTRONIC PAYMENTS IN THE SAPS AT KWT

4.1 INTRODUCTION

With the ever and constantly changing nature of the internet, this research aims to test if the e-payment of fines and bail will improve the efficiency and effectiveness of the SAPS service delivery in King William’s Town. Chapter 3 documented the research methodology used in this study. The field work was conducted during two weeks in August 2006 by using structured questionnaires. The questionnaires were requested from three population groups conforming to the identified criteria. This chapter documents the findings. It gives a detailed analysis of the completed questionnaires. The findings of the different population groups will be presented separately. The data that was collected was captured, then analyzed and interpreted.

4.2 QUESTIONAIRES

The empirical survey was conducted by using questionnaires. The survey instruments were tested on participants who do not form part of the identified sample elements, to determine the practical applicability of the instruments. No changes were made to the instruments as the questions proved appropriate. The different population groups responded to sections as indicated on the questionnaire i.e.

Members of the public                  Questions 1-11
Members of the police service and clerks of the court Questions 1-18

The questionnaire took approximately four minutes to complete. The questionnaires proved to be a cost effective way of gathering information. Members conforming to the criteria were requested to complete the questionnaires and were very co-operative. Several elements were measured. The data from the questionnaires was coded and captured onto a spread sheet.
Various statistical analysis tools are available of which “Moonstats” produced by Moonstats CC (Wellman and Kruger, 2003:311-355) was used by the researcher.

4.3 FINDINGS OF THE EMPIRACLE RESEARCH

This section of the report presents the findings of the surveys conducted. The data is presented according to the various samples that were analyzed. The questions were grouped to correspond to the objectives of the study.

4.3.1 The South African Police Service

The SAPS has stated through its strategic plan and policies that they are committed to improve the quality of their service delivery enabling them to provide a better service to the public. The front office i.e. the Community Service Centre in KWT is where the SAPS interact with its primary client i.e. the community at large.

The sample included all the SAPS members who were working on the shifts, providing a service to the community using the following criteria:

- Members of the service.
- Those deployed for operational services and not in the support function.
- Only permanent members were considered, not reservists members.
- Both male and female members were considered.

4.3.1.1 Computer literacy and access to a computer

The first objective was to determine the access to a computer and computer literacy of the members in KWT. In terms of the data analysis questions the following questions in the questionnaire have bearing on this objective, namely questions 1; 2; 3; 4 and 12.
Table 3 sets out the distribution of answers given:

**TABLE 3: SAPS MEMBERS: COMPUTER LITERACY AND ACCESS**

<table>
<thead>
<tr>
<th>Question</th>
<th>Description of question</th>
<th>Answers and distribution of answers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Do you have access to a computer?</td>
<td>Yes 37, No 3</td>
</tr>
<tr>
<td>2</td>
<td>Do you have a personal computer as part of work or home?</td>
<td>Work 26, Home 3, Both 7, None 4</td>
</tr>
<tr>
<td>3</td>
<td>Do you have access to the internet?</td>
<td>Yes 10, No 30</td>
</tr>
<tr>
<td>4</td>
<td>Have you in the past used the internet to do your personal banking?</td>
<td>Yes 9, No 31</td>
</tr>
<tr>
<td>12</td>
<td>Access to a computer in working environment.</td>
<td>Yes 36, No 4</td>
</tr>
</tbody>
</table>

**Source: Author derived.**

The data was captured and presented in a histogram (Figure 9) indicating the frequency of the responses to the questions. The histogram indicates that the frequency is not scattered across the board. The sample size was 40 members. Out of this sample 36 indicated that they have access to a computer. This represents 90% which is quite a significant proportion. Before electronic payments can be made access to a computer is essential. Responding to the question “where do you have access?” 26 indicated “at work”, 3 indicated “at home”, and 7 indicated “at work and home” whilst 4 indicated “none”. A histogram is presented below to graphically illustrate the frequency of the “yes” responses.

**FIGURE 9: HISTOGRAM RELATING TO COMPUTER LITERACY**

Source: Author derived
Only a very limited number of SAPS members have access to the Internet since only 10 indicated that they have access either at home or at work. Nine members out of the 40 sample indicted that they have actually paid an account over the internet. This is an important issue relating to electronic payments which is a necessity before e-payments can be made. There are two computers in the Community Service Centre directly in the working environment of these members. From aforementioned, it is clear that the vast majority of the sample has access to the computer at work, and has had some exposure to computer usage. The employees of the SAPS, as in many businesses and consumers, are still weary of conducting extensive business over the Internet. This is partially because of the lack of resources and the lack of predictable legal environment governing transactions.

The SAPS members are in the fortunate position of having access to the latest technology. Thirty six members indicated that they have a computer in their direct working environment which is accessible. There are two computers in the Community Service Centre and 19 elsewhere at the station. Not one of these computers is connected to the internet. All these computers were in good working order and are maintained by a Service Level Agreement with SITA (State Information Technology Agency). All the members are in a position to work on the Crime Administration System (CAS) which is a software package on the main frame on which crime is registered. When considering this aspect, together with the fact that 36 members indicated that they have access to a computer, access is not a problem.

4.3.1.2 Compliance to the ECT Act

In order to test compliance to sections 2 (d), (g) and (k) of the ECT Act the following questions were asked: 5, 7, 8, 11, 14 and 15. Table 4 presents a summary of the responses:
TABLE 4: SAPS MEMBERS: COMPLIANCE TO THE ECT ACT

<table>
<thead>
<tr>
<th>Question</th>
<th>Description of question</th>
<th>Answers and distribution of answers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Do you know that the ECT Act encourages e-government services?</td>
<td>Yes 25, No 15</td>
</tr>
<tr>
<td>7</td>
<td>Why would you choose this particular option?</td>
<td>Convenience 40, Distance 0, Number 0</td>
</tr>
<tr>
<td>8</td>
<td>Would you make use of the e-payment system?</td>
<td>Yes 30, No 10</td>
</tr>
<tr>
<td>11</td>
<td>Do you view electronic payments as an e-government service?</td>
<td>Yes 31, No 9</td>
</tr>
<tr>
<td>14</td>
<td>Are the computers connected to the internet?</td>
<td>Yes 18, No 22</td>
</tr>
<tr>
<td>15</td>
<td>Number of computers that are connected to the internet?</td>
<td>0 1 2 24 More</td>
</tr>
</tbody>
</table>

Source: Author derived.

Confidence in using the e-payment option was highlighted in the literature review. If citizens do not have trust and confidence in e-payment solutions they will not use them. Furthermore, it is important that you must know and understand your customer. Question 8 has bearing on this and asks the respondent if they would make use of this payment option. This research will interpret the customer behavior and attitudes towards making e-payments. Analysis has been done and out of the 40 respondents, 30 indicated that if presented with an e-payment option, they would make use of it. This means that the SAPS members are relatively positive towards this option. Thus the relatively high response rate of 31 members who indicated that they view e-payments as an e-government service. This question is also related to question 7 and 100% of the sample indicated that they would exercise this option because of convenience.

The literature revealed that the SAPS implemented the Service Delivery Improvement Programme with a view to improve service delivery with the emphasis being on the front office which focuses their efforts on the primary client - the community. When taking this into account, the culture has been set within the organization to improve service delivery, and the positive
findings with regard to the ECT Act support this culture. On the other hand, the SAPS members have varied opinions about knowledge of the ECT Act. Without a thorough understanding of this Act and what it strives to achieve it will never be totally accepted. SAPS members are supposed to update themselves to all changes in legislature and this is an aspect of concern. The members of the SAPS were also asked if the computers available to them for official use are connected to the Internet and if so how many (Question 15). The responses are clearly an area of concern since there are two computers in the Community Service Centre in KWT and none are connected to the Internet. The responses indicated a deviation from this and only members conforming to the criteria were requested to complete questionnaires. Be that as it may, 22 respondents indicated that there are computers which are connected to the internet whilst only a very small proportion indicted the number of computers connected to the internet as nil. Sections 2(d), (g) and (k) of the ECT Act are relevant. When taking aforementioned into account, there is a positive optimism towards the ECT Act and the use of e-payments by and large by SAPS members. This was proved with the positive responses to questions 5, 7, 8 and 11. The answers to questions 14 and 15 reflect that the members are not overly familiar with the internet.

4.3.1.3 Service delivery

Service delivery in the public sector should be aimed at the customers. “The customer is king” approach should be the main aim of the organization. Essentially the most important element researched was to indicate whether electronic payments will positively influence the service delivery. The following questions had bearing on this question: 6, 9, 10, 11, 12, 13, 14, 16, 17 and 18. The frequencies of the responses are presented in Table 5.
TABLE 5: SERVICE DELIVERY (MEMBERS OF THE SAPS)

<table>
<thead>
<tr>
<th>Question</th>
<th>Description of question</th>
<th>Answers and distribution of answers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>If faced with making a payment which option would you prefer?</td>
<td>Payment 10</td>
</tr>
<tr>
<td>9</td>
<td>Will electronic payment of fines improve service delivery?</td>
<td>Yes 30</td>
</tr>
<tr>
<td>10</td>
<td>Should e-payment be an option for fines and bail?</td>
<td>Yes 35</td>
</tr>
<tr>
<td>11</td>
<td>Do you view electronic payments as an e-government service?</td>
<td>Yes 31</td>
</tr>
<tr>
<td>12</td>
<td>Access to a computer in working environment.</td>
<td>Yes 36</td>
</tr>
<tr>
<td>13</td>
<td>Number of computers available in your direct working environment?</td>
<td>0 1</td>
</tr>
<tr>
<td>14</td>
<td>Are the computers connected to the internet?</td>
<td>Yes 18</td>
</tr>
<tr>
<td>16</td>
<td>Does the issuing of receipts fall within you daily task?</td>
<td>Yes 34</td>
</tr>
<tr>
<td>17</td>
<td>Can you please indicate how long it takes to issue a single receipt?</td>
<td>1-5min 17</td>
</tr>
<tr>
<td>18</td>
<td>Will e-payments improve the processes within your organization?</td>
<td>Yes 33</td>
</tr>
</tbody>
</table>

Source: Author derived.

Thirty five of the 40 SAPS sample expressed the opinion that e-payments could improve the processes within the SAPS. These members deal with this aspect every day and it takes them a varied amount of time to issue receipts. Figure 10 represents the responses regarding the time it takes to issue receipts.

FIGURE 10: TIME IT TAKES TO ISSUE RECEIPTS

Source: Author derived
Seventeen members indicated it will take between 1-5 minutes to issue a receipt, nine indicated 6-10 minutes, 13 indicted 11-15 minutes whilst 1 indicated more than 15 minutes. The average time of issuing a receipt by this sample will be 9.75 minutes. Table 1 reflected that 81 receipts are hand written monthly. The time spent on issuing receipts per month would thus be 789.75 minutes (13.09 hours). When comparing this to the literature review it was found by several researchers that SAPS members take a “long time to do something simple”, there is a direct correlation to this. The receipt is an A3 size and is a basic receipt.

The literature review also presented survey studies conducted in 2005 which documented the time that it takes for a person to travel to the SAPS station along with the time it took to be helped. This information is collated into a table together with the average time it takes to issue a receipt and it is presented below in table form. Time is valuable to every person in comparison to an e-payment which would have taken far less time.

**TABLE 6: TOTAL TIME FROM LEAVING THE HOUSE TO PAYING A FINE**

<table>
<thead>
<tr>
<th>Travel time</th>
<th>Time waiting to be assisted</th>
<th>Time taken to issue a receipt</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>31.68</td>
<td>19.97</td>
<td>9.75</td>
<td>61.40</td>
</tr>
</tbody>
</table>

*Source: Author derived*

Thirty six of the possible 40 respondents indicated that they have access to a computer at work in their direct working environment. What is significant is that 30 members felt that electronic payments should be made available as an option for payment. The responses show that the respondents feel strongly about this issue.

Sections of the SA Constitution were presented in Chapter 2, and they highlighted that public services must be made available to all South Africans. In my opinion this should include the internet community. The SAPS members, by indicating ‘yes’ to this question, have indicated that they are
willing to look beyond the paradigms of a bureaucratic system towards a better and more responsive system.

The SAPS members were asked whether e-payments will improve the processes at the station and 33 members indicated that this will have a positive impact. This represents 82.5% of all the members who participated in this survey. This is because the need for face-to-face service will no longer exist. During every employee-customer interaction there are specific dynamics which come into play. These include personal attitudes, knowledge, language, etc. These factors all interact and determine the extent that a transaction is successful. On the other hand, should a personal interview or visit to the station not be required, the client can help himself on the internet thus, eliminating the need for personal interaction.

Question 9 is linked to this activity by asking the question if e-payments will result in improved service delivery. Again an equally high number of SAPS members indicated that indeed it will. Thirty five members also indicated that e-payment should be an option provided to members of the community. Asked what would be the best payment option for them, 30 members indicated that it would be electronic payments. This means that the members view e-payments as an improved service delivery initiative.

4.3.1.4 Conclusion: SAPS

The empirical analysis indicates that the police in King William’s Town have adequate access to a computer and internet services for the acceptance of electronic payments. Computer literacy on the other hand is a skill which must still be developed. The researcher finds that the ECT Act is also not well known to the members of the police; however, this aspect can be however bridged by providing the necessary training. Furthermore, when rendering a service to members of the
public, it is important to provide a service within a reasonable time so that the customer will be satisfied with the police service. The average time it took to process a receipt was 9.75 minutes and this is a lot of time for this simple task, whilst the literature study highlighted the fact that electronic payments can be concluded very quickly and can be as short as two minutes. All the above mentioned conclusions indicate that the SAPS have the necessary infrastructure and have a positive approach towards the e-payment option; thus, this should be an option to be considered.

4.3.2 Members of the public

The members of the public are people who expect to receive a service at the Community Service Centre. They are the external customers of the SAPS. The literature review highlighted the importance of consultation and listening to the needs of the client. The sample size comprised of 85 members of the public. These members were interviewed at the station itself. The results revealed the following information:

4.3.2.1 Level of computer literacy and access to a computer by members of the public

Participants were asked a range of questions regarding this aspect. Questions 1, 2, 3 and 4 have bearing in this regard. The respondents had to indicate the answer that is applicable to them by marking the appropriate block. The results are presented in Table 7 below:

<table>
<thead>
<tr>
<th>Question</th>
<th>Description of question</th>
<th>Answers and distribution of answers.</th>
<th>Source: Author derived.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Do you have access to a computer?</td>
<td>Yes 71</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>No 14</td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>Do you have a personal computer as part of work or home?</td>
<td>Work 26 Home 10 Both 38 None 11</td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>Do you have access to the internet?</td>
<td>Yes 49</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>No 36</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>Have you in the past used the internet to do your personal banking?</td>
<td>Yes 47 No 38</td>
<td></td>
</tr>
</tbody>
</table>
The table indicates that 71 respondents had access to a computer whilst 48 (56%) indicated that they have a computer at home. This is a significant proportion and would indicate that the computers have become a daily part of the lives of the members of the community. 84 respondents indicated that they had access to the internet whilst 47 respondents indicated that they have already made use of internet banking. Before one can pay a fine, you need to have arranged for these facilities with the bank since the client will give the instruction to his / her bank to transfer the specified amount required. When taking afore mentioned into account, there are only 14 respondents who indicated that they do not have access to a computer. It would thus be a fair finding to conclude that the 83.5% are to some degree computer literate.

### 4.3.2.2 Application of the ECT Act

The answers to the following questions were taken into account in presenting this finding namely, question 5, 7, 8 and 11. The frequencies of the responses are presented in Table 8.

#### TABLE 8: APPLICATION OF THE ECT ACT (MEMBERS OF THE PUBLIC)

<table>
<thead>
<tr>
<th>Question</th>
<th>Description of question</th>
<th>Answers and distribution of answers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Do you know that the ECT Act encourages e-government services?</td>
<td>Yes 68, No 17</td>
</tr>
<tr>
<td>7</td>
<td>Why would you choose this particular option?</td>
<td>Convenience 83, Distance 2, Number 0</td>
</tr>
<tr>
<td>8</td>
<td>Would you make use of the e-payment system?</td>
<td>Yes 81, No 4</td>
</tr>
<tr>
<td>11</td>
<td>Do you view electronic payments at an e-government service</td>
<td>Yes 80, No 5</td>
</tr>
</tbody>
</table>

Source: Author derived

The ECT Act provides the framework for electronic transactions. It puts the electronic transactions in line with paper transactions. Sixty eight respondents indicated that they were aware of this Act which encourages e-government services. What is very interesting however is that 74 of the members of the community, who were requested to complete questionnaires,
indicated that if an e-payment option was available that they would prefer to make use of this option to pay their fines? This represents 87.2% of the sample. The Batho Pele encourages consultation and in this instance the community of King William’s Town has indicated that they would prefer the option of being able to pay for fines and bail electronically. Responding to question 8 whether the members of the community would support an e-payment option, 81 indicated that they would. This represents a very high proportion and this in line with the trend world-wide as indicated in the literature review. The frequency is indicated in the histogram below. The “yes” responses were coded as 1 whilst “no” responses were coded as 2.

**FIGURE 11: SUPPORT OF AN E-PAYMENT SYSTEM**

![Frequency histogram for Q8](image)

**Source:** Author derived

In addition, 80 respondents indicated that they view e-payments as an e-government service. The literature study presented that e-payments are more efficient and the findings of this section of the study is thus supported.

**4.3.2.3 Service delivery**

Consultation is a two way process in which customers aught to be afforded the opportunity to share their views. The members of the public were asked if the payment of the fines would result in an improvement of the service delivery provided by the SAPS. The literature review
presented that the “external point of focus” should be customer orientated and that the needs of the clients need to be considered when planning service delivery. Questions 6, 9, 10, and 11 are applicable and the responses are presented in the Table below:

**TABLE 9: SERVICE DELIVERY (MEMBERS OF THE COMMUNITY)**

<table>
<thead>
<tr>
<th>Question</th>
<th>Description of question</th>
<th>Answers and distribution of answers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>If one is faced with making a payment which option would you prefer?</td>
<td>Payment at station 11</td>
</tr>
<tr>
<td>9</td>
<td>Will e-payments improve service delivery?</td>
<td>Yes 83</td>
</tr>
<tr>
<td>10</td>
<td>Should e-payment be an option for fines and bail?</td>
<td>Yes 82</td>
</tr>
<tr>
<td>11</td>
<td>Do you view electronic payments as an e-government service?</td>
<td>Yes 80</td>
</tr>
</tbody>
</table>

*Source: Author derived.*

Eighty four out of a possible 85 respondents indicated that the service delivery of the SAPS would improve if they provided for this option of e-payments. This is a 98.8 % consensus that the service delivery would be improved at the station just by the implementation of an e-payment option. The opinion of the general public is important in determining the types of service to be provided. 80 respondents indicated that they viewed the e-payment option as an e-government service. All the questions are interrelated since 81 indicated that if this option to pay for services electronically was available they would do so. The literature review highlighted the fact that e-governance is the provision of online services such as e-payments, and that Information Technology can provide an online solution.

The findings showed that members of the community have access to a computer and a high proportion indicated that they would use this option to pay for services rather than using the
traditional brick and mortar approach. The responses indicated that this was the preferred means of payment because of convenience to the individual. This is also in line with the literature study which revealed that e-government holds various benefits including being cheap, faster and more convenient.

Clearly the members of the community have indicated through the survey that they would support e-payments, and view it as an e-government service. Likewise the Batho Pele principles aim to simplify procedures and shifts towards a cost effective public service. The respondents have indicated that they would choose the e-payment option because of the convenience it offers.

**4.3.2.4 Conclusion: Community**

A large number of respondents indicated that they have access to a computer and a high percentage indicated that they have in the past made use of electronic banking. This is significant in making the assumption that computers have become a way of life rather than a necessity for members of the community. The community has indicated that they would support the e-payment option if it was available. Convenience was sited at the primary driving factor, but the community also agreed that this option would result in an improved public service.

Taking into account that the customer is the most important person in the organization, the findings of this portion of the research are of utmost importance, since it involved consultation of what the public want and expect. Clearly the clients would support this initiative which is also in line with the government’s Batho Pele initiative which encourages the reduction of red tape. This in turn will reduce the number of times a citizen has to travel to the SAPS station to finalize a payment and this will also benefit the SAPS.
4.3.3 Clerk of the court

There are only two clerks of the court responsible for receipts. Both of these members were requested to complete the questionnaire. The money received for fines and bail is paid over to the clerk of the court on a daily basis. They were interviewed at their offices during August 2006 and the finding follows.

4.3.3.1 Level of computer literacy and access to a computer by clerk of the court

Questions 1, 2, 3, 4 and 12 are applicable and the frequencies of the results are presented below in Table 10.

<table>
<thead>
<tr>
<th>Question</th>
<th>Description of question</th>
<th>Answers and distribution of answers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Do you have access to a computer?</td>
<td>Yes 2, No 0</td>
</tr>
<tr>
<td>2</td>
<td>Do you have a personal computer as part of work or home?</td>
<td>Work 0, Home 0, Both 2, None 0</td>
</tr>
<tr>
<td>3</td>
<td>Do you have access to the internet?</td>
<td>Yes 2, No 0</td>
</tr>
<tr>
<td>4</td>
<td>Have you in the past used the internet to do your personal banking?</td>
<td>Yes 1, No 1</td>
</tr>
<tr>
<td>12</td>
<td>Access to computers in the working environment</td>
<td>Yes 2, No 0</td>
</tr>
</tbody>
</table>

Source: Author derived.

The clerk of the court respondents indicated that they have access to a computer both at work at home and that they are computer literate and has access to the internet. Only one member has made a payment through the internet. Clearly the computer is part of their daily activities.
4.3.3.2 Application of the ECT Act (Clerk of the court)

In order to assess compliance and knowledge of the ECT Act, Questions 5, 7, 8, 11, 14 and 15 were asked. The table below presents the frequencies of the responses captured relating to these questions.

**TABLE 11: APPLICATION OF THE ECT ACT (CLERK OF THE COURT)**

<table>
<thead>
<tr>
<th>Question</th>
<th>Description of question</th>
<th>Answers and distribution of answers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>5</td>
<td>Do you know that the ECT Act encourages e-government services?</td>
<td>Yes 2, No 0</td>
</tr>
<tr>
<td>7</td>
<td>Why would you choose this particular option?</td>
<td>Convenience 2, Distance 0, Number 0</td>
</tr>
<tr>
<td>8</td>
<td>Would you make use of the e-payment system?</td>
<td>Yes 2, No 0</td>
</tr>
<tr>
<td>11</td>
<td>Do you view electronic payments as an e-government service?</td>
<td>Yes 2, No 0</td>
</tr>
<tr>
<td>14</td>
<td>Are the computers connected to the internet?</td>
<td>Yes 2, No 0</td>
</tr>
<tr>
<td>15</td>
<td>Please indicate the number that are connected to the internet</td>
<td>0 0, 1 0, 2-5 2, More 0</td>
</tr>
</tbody>
</table>

Source: Author derived

Both clerks of the court are in support of the fact that payments should be done electronically and the reason cited for this is one of convenience. Both respondents indicated that they are familiar with the ECT Act and that they view e-payments as a form of e-governance. Likewise they both indicated that e-payments would indeed improve the efficiency and effectiveness of their office.

4.3.3.3 Service delivery (Clerk of the court)

Service delivery is inter alia, making it easy for customers to find services. The literature review presented that e-government can simplify procedures and eliminate waste and inefficiency to create a more cost-effective public service. Questions 6, 9, 10, 11, 12, 13, 14, 16, 17 and 18 are applicable and the frequencies of the responses are recorded in Table 12.
TABLE 12: SERVICE DELIVERY (CLERK OF THE COURT)

<table>
<thead>
<tr>
<th>Question</th>
<th>Description of question</th>
<th>Answers and distribution of answers.</th>
</tr>
</thead>
<tbody>
<tr>
<td>6</td>
<td>If faced with making a payment which option would you prefer?</td>
<td>Payment 0 Electronic 2 Cheque 0</td>
</tr>
<tr>
<td>9</td>
<td>Will payments improve service delivery?</td>
<td>Yes 2 No 0</td>
</tr>
<tr>
<td>10</td>
<td>Should e-payment be an option for fines and bail?</td>
<td>Yes 2 No 0</td>
</tr>
<tr>
<td>11</td>
<td>Do you view electronic payments as an e-government service?</td>
<td>Yes 2 No 0</td>
</tr>
<tr>
<td>12</td>
<td>Access to a computer in your working environment</td>
<td>Yes 2 No 0</td>
</tr>
<tr>
<td>13</td>
<td>Computers available to you in your direct working environment?</td>
<td>0 1 2-5 More</td>
</tr>
<tr>
<td>14</td>
<td>Are the computers connected to the internet?</td>
<td>Yes 2 No 0</td>
</tr>
<tr>
<td>16</td>
<td>Does the issuing of receipts fall within you daily task?</td>
<td>Yes 2 No 0</td>
</tr>
<tr>
<td>17</td>
<td>Can you please indicate how long it takes to issue a single receipt?</td>
<td>1-5min 2 6-10min 0 11-15min 0 More</td>
</tr>
<tr>
<td>18</td>
<td>Will e-payments improve the processes within your organization?</td>
<td>Yes 2 No 0</td>
</tr>
</tbody>
</table>

Source: Author derived.

The above mentioned table indicates that the clerks of the court are both optimistic about the prospects of e-payments. They both share the sentiment that it will indeed lead to improved service delivery and improve processes within their own organization.

4.3.3.4 Conclusion: Clerks of the court

In this study it can be deduced that the clerks of the court would support a change to e-payments. Access to the computer is not a problem and they both indicated that this option will improve the processes in their own organization. Both also indicated that they are familiar with the content of the ECT Act and view e-payments as an e-government service which they would support. As front line employees of the State, they interact with customers on a daily basis and the research has shown that they have kept abreast with modern technological advances, which the clerks of the court feel could assist them, even further with the acceptance of e-payments.
### 4.3.4 Comparative summary

The objectives are summarized below together with the findings for easy reference.

**TABLE 13: COMPARATIVE SUMMARY**

<table>
<thead>
<tr>
<th>Objective</th>
<th>SAPS</th>
<th>Public</th>
<th>Clerk of court</th>
</tr>
</thead>
<tbody>
<tr>
<td>Computer literacy</td>
<td>Computers are available.</td>
<td>High number of public has access to a computer.</td>
<td>Computers are available.</td>
</tr>
<tr>
<td></td>
<td>Training required addressing literacy concerns.</td>
<td></td>
<td>Computer literate.</td>
</tr>
<tr>
<td>Service delivery</td>
<td>SAPS members are convinced that service delivery will improve through the implementation of e-payments.</td>
<td>Members of the public indicated that the service delivery will be positively affected.</td>
<td>Support the notion that service delivery will improve.</td>
</tr>
</tbody>
</table>

**Source: Author derived**

### 4.4 CONCLUSION

The literature review has shown that there are a broad range of services which have the potential to be paid electronically and that this is a key channel through which authority should provide services. This is significant since the SAPS will have to ensure that the police community relations are strong, and that the community will feel comfortable in using this method of payments. By saying this, one needs to provide a service to the Internet user. The findings can be directly linked back to the objectives of this research.

The recommendations pertaining to the acceptance of electronic payments will be presented in Chapter 5.
5.1 STUDY OVERVIEW

Chapter 1 introduced the study and indicated that the study is of a qualitative nature and exploratory by design. The research problem was formulated and primary and secondary objectives were set. One stop e-government was discussed as an efficient and effective manner to provide a service to the members of the community. The advantages of this service were briefly presented as an alternative to the present system which involves a physical interaction between the customer and the SAPS. The value of the research was documented and the sampling procedures were identified as that of judgement sampling. The framework for the empirical study was presented to guide the reader through the study.

Chapter 2 provided an in depth study of the available literature. The literature review presented that the external environment affects internal processes and that technology has changed the way things are done. The advancement of IT has outdated many existing systems. Various legislature was discussed and the emphasis fell on the Electronic Communication and Transactions Act which provides the framework for electronic transactions in South Africa.

The SAPS as an organization was introduced, together with their strategic plan and the Service Delivery Improvement Programme. Community involvement was highlighted as a key to improve service delivery and to satisfy the needs of the customers. E-payments were presented as an economical means of providing service to the community and allows the customer the freedom of choice and to interact with the government in the privacy of his own home. The body of the literature review also indicated that e-government has many advantages including eliminating the need for a one-on-one consultation.
Chapter 3 introduced the empirical study and provided in-depth details of the qualitative exploratory design of the study. A criterion was devised to identify the selected sample groups from the SAPS, the community and the clerk of the court. Use was made of questionnaires.

The penultimate chapter presented the findings. The various sample elements findings were presented individually in tabular form and in terms of the objectives of the study. The time it takes to be assisted on a face-to-face basis in the Community Service Centre was also documented.

The concluding chapter presents the conclusions, recommendations and indicators for future research are provided.

5.2 CONCLUSION

In this study, it was found that the acceptance of fines and bail electronically will have a positive impact on service delivery at King William’s Town police station. This was confirmed in the literature review and by the interpretation and analysis of the completed questionnaires. It was found that the acceptance of electronic payments will improve the service delivery at SAPS King William’s Town. The following conclusions are drawn and are presented in terms of the objectives.

5.2.1 More efficient and effective SAPS at KWT

The various sample elements indicated that an e-payment option can be seen as e-government. The sample elements were of the opinion that this would option would result in the SAPS being more efficient and effective. It not only provides convenience to the general public but it also follows a world wide trend. The environment is “paperless” when it is electronic. The retrieving
of information is also an area of concern since not all requests by the researcher could be met by the SAPS. In this regard see Table 1. On the other hand an electronic archival system would be convenient, require less storage space and would be user friendly.

From the literature review it is evident that Governments around the world are implementing a variety of e-government initiatives to improve efficiency and effectiveness of their internal operations and their communications with the public and organizations. The South African Batho Pele principles demands an efficient and effective government service and the answer would clearly be optimizing computer technology. The fact that skills are lacking behind should be addressed. E-Government initiatives are cost saving, will streamline processes, will enhance communication and will empower staff by giving them delegations thus resulting in the SAPS becoming more efficient and effective.

5.2.2 Compliance to sections 2 (d) (g) and (k) of the ECT Act

It was found that sections 2 (d), (g) and (k) are not supported / promoted by the SAPS.

5.2.2.1 Section 2 (d) of the ECT Act

This section of the ECT Act strives to remove and prevent any barriers to electronic communications. The findings indicated that the broader community will support an e-payment option if it was provided. The SAPS however only work on a cash only option and this can be seen as a barrier to promoting electronic payments.

Access to a computer is crucial before any e-processes can be supported. The empirical study found that 86.6% of all the sample elements had access to a computer. This indicates that the computer has become a way of life.
The literature review highlighted the need for training of the frontline police personnel including training with regards to the ECT Act and this is also a barrier. This should however, be coupled with what clients want and need and a change of the internal processes. Providing excellent service to customers is therefore a priority and it is essential that employees have the necessary skills and knowledge required to provide this service. Computer literacy will allow members to optimize computer usage and this will lead to improved service delivery.

An e-payment system requires that the individual have made provision with his banking institution to be able to make payments over the internet. This is clearly an element of concern since this is a prerequisite for conducting business over the internet. The employees of the South African Police Service as in many businesses and consumers are still weary of conducting extensive business over the internet. This is partially because of the lack of resources, the lack of knowledge by employees and the lack of a predictable legal environment governing transactions.

5.2.2.2 Section 2 (g) of the ECT Act

This section of the ECT Act strives to promote e-government services. The literature review presented that the SAPS does have a website with limited interaction. This service is however available only during office hours and the service does not accept electronic payment for services. It would thus be fair to deduce that the SAPS only partially complies with this section of the ECT Act.

The sample elements were asked if they viewed an e-payment option as an e-government service and the responses indicated that 95 answered yes it is viewed as an e-government service whilst 32 indicated that they did not view it as an e-government service. This represents 74.8% who view an e-payment option as an e-government service. Equally when asked would they be
supportive of such an option 90.5% indicated that they would. This positive attitude towards e-governance means that the sample elements are supportive of this proposed implementation of an e-payment option.

5.2.2.3 Section 2 (k) of the ECT Act

This section of the ECT Act strives to promote the development of electronic transactions which are responsive to the needs of the users and of customers. This study indicated that the sample elements were ready to support such an initiative if provided with such.

The concept of access is central to customer satisfaction. Access involves making it easy for customers to find services, providing this service in one’s own language, access to these services and making it easy for customers to move around a building through the use of signs. If accessibility is problematic, it will have an impact on the overall service satisfaction by the police. E-payments were presented in the literature review as being easier and the interpretation of the data found that e-payments would be the preferred means of payment rather than a personal visit to the Community Service Centre. In this instance a person can navigate through the fields with ease.

Measuring customer satisfaction regarding service delivery is a vital component of performance management based on service delivery indicators. It is important to determine what service clients or users expect from the SAPS. The difference between the expectation and the actual satisfaction is the expectation gap which indicates to what extent services need to be improved to satisfy clients of the service. Consultation will also increase citizen participation and by consulting, the expected service that they require will be determined. When improving service, the gap aught to be addressed.
This study revealed that all three sample elements supported an e-payment option, thus this is the expectation gap.

The distance that the public need to travel to the police station in order to pay a fine must be considered. The literature review indicated that the public complained about poor response times. Electronic payments have many benefits including a quicker response time. Receipts are hand written and the average time that it takes to issue a receipt was determined at 9.75 minutes. Acceptance of e-payments will alleviate the pressure placed on an already busy Community Service Centre and will eliminate the need for a hand written receipt. There will also be integration between the various departments and it would not be necessary to take the bail or fine moneys every day to court for example.

The overall concept remains that transforming the public sector service delivery requires a focus on client satisfaction whereby the public sector is attuned to the needs and expectations of clients and where public officials approach clients in a respectable and cordial manner. Consultation could take place in the form of seminars, meetings or base line studies.

5.3 RECOMMENDATIONS

5.3.1 Section 2 (d) of the ECT Act

5.3.1.1 Presence

Website users have needs and that must be addressed. Chapter 1 and Chapter 2 elucidate this. Accepting electronic payments is essential to modern business and customers have expectations and it is important to meet these expectations when providing a service. For this reason, the option of e-payments needs to be connected to a marketing campaign firstly to inform the general public and secondly by providing a service which is of the highest quality. The literature review
identified that presence is the first stage of development and is the establishment of the place holder for delivering information in the future. The existing SAPS Website can be expanded to become fully interactive (www.saps.co.za).

The police have come to realize that the best value output is to address the outcomes of social importance. Often taken for granted the policing of a new democratic country requires innovative policing. The integrating of systems and web site has made the SAPS more accessible to many people and has reached many more people that it has in the past. E-payments will enhance this process and will add value to the organization as a whole. The availability of which must be properly marketed so that all persons are made aware if this new product offering. The primary objective will thus be supported and the secondary objective to provide services to cater for the needs of the community is thus partially being addressed.

The customers need to be aware of the product offering alternatives. The purpose of the website must be spelled out clearly. Information should be categorized to allow easy movement through the site. Marketing can be done inter alia by brochures and advertising. The SAPS would also be able to send out newsletters through large internet address books at minimal cost.

It is thus recommended that the existing website be reviewed to make provision for electronic payments coupled with an extensive marketing campaign to properly advertise the e-payment option. This supports the secondary objectives to remove barriers.

5.3.1.2 Integrating processes

The general trend is that governments’ world wide have created government portals that serve as the gateway to a particular countries websites and offer a one stop web address for online
services. From the literature review it is evident that governments’ around the world are implementing a variety of government initiatives to implement efficient and effective internet operations, communication with public and with organizations. This means that there is quite substantial room for improvement in the SAPS. Governments’ can go further by creating websites that allow users to conduct transactions online.

The secondary objective to cater for the needs of the community and remove any barriers to e-service can thus be improved. An electronic payment system will be a good start. E-government initiatives enable clients to complete entire tasks electronically at any time of the day or night. They provide alternative choices for the customers and allows for the quick delivery of services. One of the secondary objectives is to promote e-government services and it is one which in essence would require more work.

The paper based transaction is thus seen as a barrier and the SAPS need to integrate the processes before, thus streamlining and consolidating processes before making them available online i.e. the present SAPS working procedure must be reviewed. If services such as e-payments are presented on-line there will be a level of interaction.

5.3.1.3 Transaction

The next stage of evolution as presented in the literature review entails the completion of a transaction by the client. The client can pay for services electronically day or night, by the client himself, following the self serve option. This will involve the flow of information (details of the fine / bail, details of person who is paying etc) with the predicable outcome of the receipt being generated. Distance is irrelevant and e-payments can take place 24 hours, 7 days a week.
By reviewing the present restrictive hand written cash only system, section 2 (d) of the ECT Act will be achieved. **It is recommended that the existing website be expanded to include a fully interactive website.**

5.3.1.4 **Transformation**

Transforming the paper based transactions to a virtual environment requires the removal of organizational barriers especially those that promote agency centric solutions and instead to promote customer centric solutions. It requires a mind set change by the SAPS. This is in line with the Batho Pele initiative which involved a fundamental shift of culture and this should be coupled with a training initiative. Paper based transactions require large storage space and retrieval of information is problematic. In this regard see Table 1, where it is indicated that some registers could not be provided to the researcher because they could not be found at the time. The generating of electronic receipts has so many benefits. **It is thus recommended that the existing processes be reviewed.**

5.3.2 **Section 2 (g) of the ECT Act**

5.3.2.1 **Training**

Computer literacy levels amongst SAPS members working in the Community Service Centre needs to be addressed. This can be done by incorporating this vital skill in the Skills Development Plan of the SAPS, Eastern Cape. It will give the members of the SAPS an opportunity to develop new skills and advance their careers. The new and improved service will improve the range, quality and accessibility of services. The literature review highlighted that electronic commerce decreases the cost of creating, processing, distributing, storing and retrieving paper based information. Should this transformation take place it would promote all the sections of the ECT Act which are the focus of this study.
The literature review has presented the e-payment option as one which will improve the efficiency and effectiveness of the organization and presented several advantages such as inter alia: by providing quicker transactions, by eliminating the need to travel, by eliminating paper transactions, by listening to the needs of the community and by providing a convenient option for e-payments. Overall there will be a reduction of cost. This supports the primary objective that the service delivery at the station would thus be improved and this supports the primary objective that the service delivery at the station would thus be improved. **It is thus recommended that the critical training needs, including training in the ECT Act be addressed.**

5.3.2.2 Privacy

When using e-commerce, personal information is disclosed by the client. Clients want the assurance that this information is secure since they claim the right to privacy on their personal information. The SAPS therefore needs a privacy definition to adequately deal with these issues.

5.3.3 Section 2 (k) of the ECT Act

5.3.3.1 Customer needs

The literature review identified that to deliver a service, user needs must be identified. In this research the researcher found that the general public would support this e-payment option if provided and they indicated that they would choose this option because of convenience. Where the market place is electronic, the business centre is not a physical building, but a network based location where business interactions occur. This supports the secondary objective to provide services which are responsive to the needs to the needs of the community.
To measure customer satisfaction regarding service delivery is a vital component of providing the right service that the client wants. While many of the Governments Batho Pele principles are incorporated in the above concept (such as courtesy, information and efficiency) the principles of access and value for money needs further assessment. **It is therefore recommended that user needs be determined on a regular basis.**

### 5.3.4 Policy

It is recommended that the IT policy be reviewed and properly marketed amongst SAPS members.

#### 5.3.4.1 Usage

The electronic facilities at work are primarily supplied for lawful activities, the promotion of the employers business, and are to be used in the course and scope of an employee’s functions. These aspects should be communicated to staff and made a condition of usage.

#### 5.3.4.2 Information technology policy

Well communicated plain English information technology policies educate staff about their rights and obligations in the work place. The goals of these policies are to create a security solution that is owned by all staff, not just those in the IT division. For this reason each member should have a signed copy of the policy on file which should be regularly updated. The policy should also be explained to the members and incorporated into some training profile.

#### 5.3.4.3 Protection of information

Protecting information has never been more important.
Risk analysis, and identification of risks, together with preventative methods must be placed higher on the agenda of SAPS. The SAPS does let the members sign a declaration of secrecy. It is signed and kept on file.

5.4 FURTHER RESEARCH

The study has identified other possible areas of research which would be beneficial to the organization. For convenience these are mentioned below:

i  The SAPS could benefit by further research into how e-governance could impact positively on police service delivery. The following research areas are indicted:

   •  Measuring the impact that electronic media could have on the SA citizen’s life as far as safety and security is concerned. E.g. awareness, newsletters, information etc.

   •  Mechanisms that the SAPS could apply for bridging the digital divide in order to deliver its services online to the large part of its constituency that does not have access to information.

   •  The role of electronic government and information systems in supporting the fight against crime.

   •  If the electronic media could assist with the training of SAPS members.

ii  An e-payment system as e-government is an innovative method for providing services. Payments of fines and bail on line with its promise of 24 x 7 availability hold benefits for South Africa. Further studies could investigate the use of a portal which could enable citizens to access a full range of services without any conscious movement between the internet sites.

iii. The process of issuing a receipt was observed by the members working in the Community Service Centre at King William’s Town. Clients are served in the order that they arrive at the
Community Service Centre. They have to wait their turn even if the reason for them being there is for a receipt. As can be deduced from the literature review e-government can cut procedure costs. The literature review also supported this statement by adding that e-payment can improve public services including convenience, quality and cost. E-payments will reduce the cost of traditional service delivery and improve the service. This also includes the use of technology to overcome the boundaries of pen and paper to a more automated process. Internal processes in the SAPS are still however focused on manual processes. It is recommended that these processes must be reviewed. In order to be effective, e-payment needs to be integrated into the entire function of the department and the focus of future studies could address this critical aspect.

5.3 CLOSURE

This study examined the effect of e-payments as an e-government initiative on the efficiency and effectiveness of the SAPS at King William’s Town. The literature review presented that information technology advancement has opened new avenues positively affecting the way business is conducted. It also highlighted the fact that clients increasingly expect this type of service. The ECT Act, as presented, has paved the way for e-usage growth by placing e-documents on the same footing as written documents.

Findings from three sample elements revealed that there is support for e-payments and that all indicated that they would support this initiative if it were available. This is in line with international trends and the empirical research supported the literature review.

The management challenge of the SAPS would be therefore to create the right culture for e-payments together with a multi disciplinary management approach that can provide security,
accurately assessing the risks, manage and train people in the way they use technology that will ensure a credible environment for e-payments thus ensuring customer satisfaction. The implementation of e-payments in the SAPS will have a valuable role to play in streamlining SAPS processes thus making payments of fines and bail more efficient and effective in the South African Police Service.
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## ANNEXURE A: DATA ANALYSIS: CATEGORIES AND UNITS OF CODING

<table>
<thead>
<tr>
<th>Category</th>
<th>Question</th>
<th>Unit of coding</th>
</tr>
</thead>
<tbody>
<tr>
<td>Evaluate the influence of electronic payments on the service delivery at the SAPS in KWT</td>
<td>6</td>
<td>Manual payment/ electronic payment/ bank guaranteed cheque</td>
</tr>
<tr>
<td></td>
<td>9</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>10</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>11</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>13</td>
<td>0 / 1 / 2-5 / more</td>
</tr>
<tr>
<td></td>
<td>14</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>16</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>17</td>
<td>1-5 / 6-10 / 11-15 / More</td>
</tr>
<tr>
<td>Determine the computer literacy at the SAPS at KWT</td>
<td>1</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>2</td>
<td>Work / Home / Both work and home / None</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>4</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>12</td>
<td>Yes / No</td>
</tr>
<tr>
<td>Determine if the SAPS are complying with sections 2 (d, g and k) of the ECT Act.</td>
<td>5</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>7</td>
<td>Convenience / Distance to pay fines / Number of fines</td>
</tr>
<tr>
<td></td>
<td>8</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>11</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>14</td>
<td>Yes / No</td>
</tr>
<tr>
<td></td>
<td>15</td>
<td>0 / 1 / 2-5 / More</td>
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</table>
**ANNEXURE B: QUESTIONNAIRE**

**UNISA**

*Introduction*

It would be highly valued if you could please complete this questionnaire. The questionnaire forms part of a research project and will be used in the compilation and finalization of a mini dissertation which is a requirement in the completion of the Magister Technologiae: Business administration (UNISA). All questions can be answered by ticking the correct box. Please answer all the questions. Thank you very much for your co-operation.

Irene Wolvaard          Student number:         20834188

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Do you have access to a computer?</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2. Do you have a personal computer (PC) as part of your work or home?</td>
<td>Work</td>
<td>Home</td>
</tr>
<tr>
<td>3. Do you have access to the internet?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>4. Do you or have you in the past used the internet to do your personal banking?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>5. Do you know that the ECT act encourages e-government services?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>6. If one is faced with making a payment at a SAPS station, which option would you prefer?</td>
<td>Payment at police station</td>
<td>Electronic</td>
</tr>
<tr>
<td>7. Why did you choose this particular option?</td>
<td>Convenience</td>
<td>Distance to pay fines</td>
</tr>
<tr>
<td>8. Would you make use of the e-payment system?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>9. Are you of the opinion that the electronic payment of fines / bail will improve the service delivery of the SAPS?</td>
<td>Yes</td>
<td>No</td>
</tr>
<tr>
<td>10. Should the payment of fines be an option for payment of fines and bail?</td>
<td>Yes</td>
<td>No</td>
</tr>
</tbody>
</table>
11. Do you view electronic payments as an e-government service?  

This section is to be completed by the clerk of the court and the members of the SAPS whose daily task it is to accept payment for fines and bail.

12. Do you have a computer which is accessible to you in your working environment?  

13. How many computers are available in your direct working environment?  

14. Are the computers connected to the internet?  

15. Please indicate the number of computers that are connected to the internet please.  

16. Does the issuing of receipts for bail and for fines fall within your daily task?  

17. Can you please indicate the average time it takes to issue a single receipt?  

18. Do you think that e-payments can improve the processes within your organization?  

THANK YOU VERY MUCH FOR YOUR TIME. YOUR INPUT IS VALUABLE.